

### **The complaint**

Mrs G has complained that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY ("NatWest") blocked her debit card a number of times whilst she was overseas in 2023.

Mrs G is unhappy with the level of support that NatWest offered her when she requested a new debit card be sent to her in December 2024. Mrs G is also unhappy with how a complaint handler spoke to her.

### **What happened**

Whilst Mrs G was overseas in 2023, her debit card was blocked a number of times. Mrs G says that this left her stranded on the side of the road. Mrs G says she had to beg NatWest's fraud team to release money to her so that she could feed her son.

NatWest suggested to Mrs G to use online banking as a way to access her account whilst overseas as it is a UK bank and it doesn't have overseas branches available to use. Mrs G is unhappy with this as she says she told NatWest she can't use online banking.

Mrs G was also unhappy that NatWest didn't make it clear that her old debit card would stop working within 21 days, once a new one was issued. Mrs G says that the new debit card never arrived, so she contacted to cancel the new debit card.

In response to her complaint, NatWest arranged for the new debit card (that Mrs G says never arrived) to be cancelled. NatWest said that if Mrs G wishes to order a new debit card again, it offered to send a new debit card to Mrs G's overseas address, or to the branch of another bank that is near where Mrs G is located. NatWest agreed to cover the postal costs to do this. NatWest also explained that, whilst transactions were blocked due to its automated fraud detection system, it apologised for only suggesting that Mrs G use online banking. NatWest acknowledged that it could've offered alternative options to her sooner, such as its dedicated support team and offered to pay Mrs G £500 compensation for the distress and inconvenience she incurred.

After Mrs G referred her complaint to this service, one of our investigators assessed the complaint and they concluded that what NatWest had offered to do to put things right was reasonable.

As Mrs G didn't accept the investigator's conclusions, the matter was referred for an ombudsman's decision.

### **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having reviewed everything, I think what NatWest offered Mrs G to resolve the complaint was a fair offer in the circumstances. I will explain why.

Mrs G has complained about NatWest's automated fraud detection system. I understand that Mrs G had a number of transactions blocked by NatWest whilst she was overseas. Mrs G says that NatWest's actions amounted to discrimination.

It's clear Mrs G feels very strongly about her complaint and the level of service she's received from NatWest. However, the informal nature of our service means we do not have the power to make findings on Mrs G's concerns about NatWest's adherence to the Equality Act 2010 nor her allegation that a hate crime was committed by one of its complaint handlers. However, we do take relevant legislation, regulations, and good industry practice into consideration when determining if a consumer has been treated fairly and reasonably.

If Mrs C wants a finding on whether the Equality Act 2010 has been breached, then that would be a matter for the courts to decide. And I've noted what she's told us about the steps she's taken regarding the hate crime she says was committed.

Given the above, my decision will focus on the overall level of service Mrs G received from NatWest. So, while I've taken on board what Mrs G has said about the complaint points above, I won't be commenting on them directly.

Turning now to the blocked transactions, I understand that Mrs G had a number of transactions blocked in 2023. These included transactions that were blocked on 27 October 2023 and 9 November 2023.

I appreciate that it must've been very frustrating for Mrs G, to have genuine transactions blocked. And the starting point with any authorised transaction is that NatWest is required to process the transaction so that the payment can be made in accordance with the account holder's instructions. However, balanced against that requirement, is a need for NatWest to monitor transactions on its customers' accounts and to ensure that any transactions that appear to be suspicious are stopped, that is, until NatWest can be sure that the transaction is genuine, was authorised by the account holder and that there is no obvious risk of financial loss being caused to the account holder by allowing the transaction to be made – for example if the transaction is being made as part of a scam.

Mrs G has said that she was very upset that NatWest's system blocked her transactions. It's clear that Mrs G felt that this was in some way targeted towards her. Mrs G says her race and the country that she was in at the time, played a part in NatWest's decision to block the transactions.

I have looked through the transactions on Mrs G's account to determine whether NatWest acted unfairly or unreasonable towards Mrs G. I can see that, although some transactions had been blocked or were unsuccessful, Mrs G had been able to successfully make many transactions on her NatWest account whilst she was overseas.

Having reviewed Mrs G's account transactions, alongside all of the other evidence I have been provided with, I'm satisfied that NatWest applied the automated blocks to her debit card (and subsequently to her account) due to concerns about the specific transactions being detected by its systems. Overall, it seems to me that the blocks were applied as a proportional measure to protect Mrs G – although I recognise that Mrs G takes a very different view on why she believes NatWest applied the fraud blocks. So in the circumstances, I'm unable to say that NatWest was being unfair or unreasonable towards Mrs G in applying the blocks.

In addition to being unhappy with the fraud blocks applied by NatWest, I can see that Mrs G is also unhappy due to the difficulties she experienced in verifying her identity so that she could then get those blocks removed.

I note that on 9 November 2023 in particular, following a further fraud concern being flagged on Mrs G's account, Mrs G did have difficulties verifying her identity to remove the block on her account. Mrs G called NatWest a number of times as she had to resubmit verification

evidence, and NatWest's systems were unable to verify Mrs G's identity until Mrs G had resubmitted a photo of herself and her ID.

Having listened to the calls that took place around that time, it's clear that the block and Mrs G's subsequent difficulties to remove the block did cause Mrs G a great deal of distress. Mrs G explained that she was sat in her car and apart from being granted access to buy breakfast that morning, she'd not had access to her money all day. This was despite Mrs G doing her best to comply with NatWest's verification requirements by sending photos of herself and of her ID.

I have considered the distress and inconvenience that Mrs G clearly experienced following the blocks that were applied to her account – especially for the difficulties she faced in removing the blocks on 9 November 2023. I recognise that Mrs G would like more than £500. But when I have considered the circumstances, and taken into account this service's general approach to awarding compensation, given the impact this clearly had on Mrs G at the time, I do think an award of £500 as offered by NatWest is reasonable in the circumstances.

Mrs G has also complained that, when she returned to the UK in December 2024, she went to a branch on 27 December 2024 to request that a new debit card be issued, as her existing one was faded. Mrs G says that when she did this, NatWest failed to make it clear that doing this would, eventually, result in her existing debit card being cancelled within 21 days. This happened despite her asking a specific question about it.

In my view, I do think it should've been made clear to Mrs G that the 21-day cancellation time frame would apply to her existing card.

NatWest has explained that this information is made clear in the letter that accompanies the new debit card that is sent out to customers. So even though this wasn't made clear to Mrs G when she was in branch, it would've been made clear to Mrs G once the new card had arrived. However, Mrs G says that the new card never arrived, so she never received the information about her existing debit card eventually being cancelled.

The evidence I've seen from both NatWest and Mrs G persuades me that a request for a new card was processed on 27 December 2024 and the new card sent to Mrs G on 30 December 2024. However, I'm also persuaded that Mrs G didn't receive it. I appreciate that would have been frustrating for Mrs G and left her in somewhat of a predicament about what to do, as she was shortly due to travel overseas. But I've not seen enough for me to conclude that her not receiving the card in time was due to a mistake made by NatWest.

Due to Mrs G not receiving the card and due to her travelling overseas, Mrs G asked that the new card be cancelled, so that she was able to continue with her existing card. I can see that, in responding to Mrs G's complaint, NatWest did cancel the newly ordered card and confirmed that her existing card would continue to work. So, I'm satisfied that NatWest took reasonable steps to put things right for Mrs G.

As well as cancelling her newly ordered debit card, I can see that NatWest has said to Mrs G that, should she wish to order a new debit card, NatWest can arrange for this to be sent to her overseas address by courier or to the branch of a local bank (providing the local bank is happy to receive the letter for her). Also, in its response to Mrs G's complaint, NatWest acknowledged that it had not fully taken Mrs G's circumstances into consideration when it had previously suggested ways for her to engage with NatWest and gave Mrs G the telephone number for its dedicated support line. I think that this number could've been given

to Mrs G sooner, but equally, I think that NatWest has, in its response to her complaint, taken reasonable steps to provide additional support to Mrs G.

Finally, I note that Mrs G is particularly unhappy with how the complaint handler spoke to her about her complaint during a call on 22 January 2025. I have listened to the call in question, and I don't think the complaint handler said anything that was unreasonable. On the contrary, I thought the complaint handler was polite and showed empathy for Mrs G's circumstances. He acknowledged that NatWest had not got things right at times and explained that NatWest was prepared to pay Mrs G £500 to reflect the distress and inconvenience caused to her. Mrs G says that when the complaint handler said he 'didn't want her to do anything', Mrs G felt this was harassment and bullying. But I don't think it was. In my view, the complaint handler said this to emphasise that NatWest did not require Mrs G to do anything specific in regards to her complaint. And when Mrs G said she didn't accept NatWest offer and asked if she could refer her complaint to this service, the complaint handler confirmed that she can do so.

So overall, it's clear that things have not gone as they should've. I can see that the blocks placed on Mrs G's card - especially the one applied around 9 November 2023 - did cause Mrs G significant distress and inconvenience. And I can see that Mrs G was caused further concern when she ordered a new debit card, but the new one then didn't arrive and she then had to contact NatWest a number of times to ensure that her existing card wasn't cancelled, due to her going overseas again. But I do think that, given everything that had happened, the £500 compensation offered by NatWest, as well as the additional support provided by NatWest in responding to Mrs G's complaint, was reasonable. And so I don't think it needs to do anything more, than what it has already offered to do, to put things right for Mrs G.

### **Putting things right**

To put things right, NatWest should pay Mrs G £500 for the distress and inconvenience caused by this matter.

### **My final decision**

Because of the reasons given above, I uphold this complaint and require NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY to do what I have outlined above, to put matters right for Mrs G, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 12 December 2025.

Thomas White  
**Ombudsman**