



The complaint

Ms J complains that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY (NatWest') should pay her more compensation than it has so far offered, after admitting it provided poor service when it didn't respond to her complaint about a payment error as promptly as it should've done.

What happened

Ms J asked NatWest via telephone banking to arrange a payment to her internet and broadband provider (that I'll call 'S' to keep things simpler). But when she checked with S later that day she became worried that S said it hadn't received the payment. So she phoned NatWest again and said she wanted it to recall the payment. NatWest explained it could start the process but it would take 24 hours for a code to be generated to start the faster payment recall process.

When she didn't receive any refund, Ms J complained to NatWest and, frustrated at the slowness of its response and the fact she hadn't received her payment back, she brought her complaint to us.

Ultimately, our investigator was satisfied that NatWest had actioned the payment correctly in line with Ms J's instructions and the onus was on Ms J to follow this up with S if it was saying it couldn't identify the payment NatWest sent to her S account. And whilst NatWest had acknowledged that it could have provided a better service when Ms J complained, the investigator felt that its offer to pay her £100 as a goodwill gesture was reasonable.

Ms J disagreed and asked for an ombudsman to review her complaint, so it came to me to decide.

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 thought about everything, I've independently reached the same overall conclusions as our investigator. I'll explain my reasons.

As I understand things, the crux of Ms J's complaint is that NatWest hasn't returned the payment she thinks it sent to S incorrectly. But after listening to the call recordings provided and seen the information NatWest has supplied, I am satisfied that NatWest didn't do anything wrong. NatWest checked and verified the payment details and the account the money was being sent to with Ms J and it sent the payment to S' account exactly in line with Ms J's instructions.

I can see that there's been some confusion arising as a result of one of NatWest's agents telling Ms J about the faster payment recall process and that she would be refunded if the payment hadn't reached S. But all the evidence I've seen shows that the payment did reach

S as Ms J intended. And as Ms J sent the money to pay for a bill she urgently wanted to settle, it wouldn't have been helpful if that payment was recalled from S in any event.

I'm sorry for how worried Ms J has been feeling about all this. Ms J was hoping for confirmation that the payment had been received the same day. But the fact alone that S couldn't provide that confirmation at the time doesn't mean that NatWest did anything wrong. I think it's possible that S' internal processing caused a delay in the payment being visible on its system — and this can often happen when payments received go into a central account (a 'suspense account') before being allocated to individual customers' accounts.

As Ms J hasn't said otherwise, I'm assuming that her payment has by now been reflected on her S account.

So, given that the payment was correctly processed by NatWest and received by S, I don't feel it's fair or reasonable to require NatWest to refund it to Ms J.

But Ms J is also unhappy that NatWest took so long to respond to her complaint – and NatWest has accepted that its response time was poor. So as NatWest has upheld this aspect of her complaint, I will concentrate on the question of fair redress.

Whilst the Financial Conduct Authority (FCA), says our service can only look into complaints about regulated activities, and complaint handling isn't a regulated activity, we can however consider the customer service Ms J received.

Thinking about everything, I find the £100 NatWest has offered is fair compensation overall for its poor response time. This is in line with the level of award I consider fair to reflect the extent and impact of this admitted service failing on NatWest's part – bearing in mind that I haven't found that it mishandled her payment instructions and her fears that her money had gone to a fraudster or been lost were unfounded. I haven't been provided with anything to show that Ms J is out of pocket as a result of any poor service on the part of NatWest. So I don't think it would be fair to ask NatWest to make any additional payment here.

Putting things right

NatWest should pay Ms J £100 compensation, as it has already offered to do, to reflect the impact on her of its admitted poor service.

(If NatWest has already paid Ms J any compensation in connection with this complaint, it can set this off against my award.)

My final decision

My final decision is that I uphold this complaint and direct NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY to take the steps set out to put things right for Ms J.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms J to accept or reject my decision before 27 November 2025.

Susan Webb
Ombudsman