

The complaint

Ms L complains about how National Westminster Bank Plc ('NatWest') handled a request to cancel and reissue her credit and debit cards after they were stolen.

Ms L seeks compensation of £5,000 for her distress and inconvenience.

What happened

Ms L's debit and credit cards were stolen, and her husband contacted a third party card protection company ('C') to cancel cards on Ms L's behalf. C sent NatWest a fax.

Ms L contacted NatWest three hours later and found out that NatWest hadn't cancelled her cards. NatWest then cancelled the cards, and confirmed that there had been no unauthorised spending. NatWest said they weren't aware of any relationship with C or an instruction from C about the cancellation of Ms L's cards.

Ms L complained. NatWest spoke with Ms L a number of times and gave her conflicting information. NatWest issued a series of letters in which they changed their position in relation to Ms L's complaint.

Ultimately, NatWest acknowledged poor service and miscommunication, and paid Ms L £360 in compensation. Ms L indicated she would refer her complaint to the Financial Ombudsman Service.

Our investigator considered the information provided by both parties. She didn't recommend that Ms L's complaint be upheld as although NatWest had got things wrong, our investigator thought a fair resolution had been provided.

Ms L disagreed and provided transcripts of calls between the parties to demonstrate the poor service she'd received. Our investigator considered these but didn't change her view. The matter then 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.

I've taken into account any relevant law and regulations, the regulator's rules, guidance and standards, codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

I am sorry to disappoint Ms L but having considered her complaint carefully I've decided not to uphold it. I won't require NatWest to do anything further, as I think they've already provided a fair and reasonable outcome to her complaint. I'll explain why, though I broadly agree with our investigator.

It may help to explain that the role of the Financial Ombudsman Service is to determine fair outcomes in individual disputes. We do not fine or punish businesses or ask them to review their systems or processes - these are matters for the regulator to consider.

Whilst I'll comment generally, I don't need to make a detailed finding on every aspect of what happened as there is already an acceptance that the service Ms L received fell below the standards everyone expected. I've focused on whether NatWest's actions, and stance taken, are fair and reasonable in the circumstances of Ms L's complaint.

NatWest provided Ms L with an apology and compensation of £360, which she feels is derisory for what she describes as an "unmitigated shambles". I've considered whether this is a fair and reasonable sum.

I've read the available correspondence between NatWest and Ms L, and between Ms L and C. I've read the online chat transcript. I've also read several telephone call transcripts between Ms L and NatWest.

Ms L has highlighted some errors in those telephone call transcripts regarding her name and street, for example, but I think this is likely down to the transcribing service writing what it hears and not because NatWest got her details wrong. I don't think this has a bearing on the substantive complaint, but I can see this has been another irritation for Ms L.

I acknowledge that NatWest said they didn't have a fax machine or a relationship with C – but later said this was untrue. NatWest did receive C's fax, but were unable to tell Ms L on the telephone why NatWest hadn't actioned the fax actioned immediately. NatWest later confirmed that they'd have actioned this the following day – which I agree is within the timescales set by their policy – but the cards had already been cancelled following Ms L's online chat.

I acknowledge that Ms L doesn't think NatWest's timescales are reasonable, but I can't interfere with the policy they set for handling faxes. I think it's reasonable to expect Ms L to contact NatWest to cancel her cards as this is what the terms and conditions of her account require. And while Ms L outsourced this job to C, I don't think it's unreasonable for there to be a short period of time involved in processing any requests from third parties received by fax.

I can understand and sympathise that the level of service received from NatWest was upsetting for Ms L, and far below what she expected as a longstanding, loyal customer. I've considered that Ms L was managing the ill health of a close family member at the time, and this meant dealing with NatWest was particularly challenging and upsetting for her.

Anyone who has had a handbag stolen will know the feeling of dread and panic that follows. I think I must recognise that NatWest's misinformation turned an already upsetting incident into a period of prolonged distress for Ms L as she tried to get to the bottom of what had happened and tried to understand whether she'd be protected going forwards. Ms L had to contact NatWest several times over the course of a few months, which put her to far more distress and inconvenience than I'd expect for what should have been a straightforward issue.

Ms L says this went further than misinformation – she says she felt bullied by NatWest. Going through the available chat transcripts, I'm not persuaded there's any objective evidence of bullying. I acknowledge that the transcripts don't reflect the tone or pace of the calls and Ms L said she didn't like the way she was being spoken to, or the direction of some conversations. I agree these were difficult and long calls, and NatWest accept they should

have handled them better, but I don't agree that the words used by NatWest were intimidating or inappropriate.

Ms L also says that there was unprofessionalism in NatWest's complaints handling. She felt one agent was condescending and misogynistic in their approach and dismissed her complaint without investigation. She referred to the agent using the wrong letterhead to write to her, and they'd sent her inappropriate information. I want Ms L to know I acknowledge her experience, but I am aware that NatWest have responded to her concerns and provided a separate award of compensation. I am also mindful that my remit is to consider complaints about financial services, and not complaints about complaints handling. So I don't think it's appropriate for me to consider these issues as part of this complaint.

It is not easy to put a price on how much someone may have been upset or inconvenienced by an incident. These are not quantifiable losses. The Financial Ombudsman Service has guidelines for awards of distress and inconvenience, and I've consulted these.

Ms L seeks around £5,000 compensation to put things right, which highlights her strength of feeling in this matter. For me to award Ms L £5,000 under our guidelines I'd need to have evidence that NatWest's actions had an extremely serious impact on Ms L with ongoing or long-lasting effects to her health or day-to-day life. I'm not persuaded that's the case here. It isn't my role to make an example of NatWest. I can only award compensation that puts things right, as I don't have the power to fine or punish NatWest when they get things wrong.

I think Ms L's compensation needs to reflect the additional time and extra effort to contact NatWest between November 2024 and February 2025, and the considerable distress, upset and worry this caused her at an already difficult time. £360 is, in my opinion, a reasonable sum of compensation for what's happened and is in line with our guidelines. Ms L can see our approach to compensation, with case examples, on our website.

I realise Ms L is likely to be disappointed, but I'm not persuaded there are any grounds to require NatWest to do anything further in these circumstances. That means I won't uphold her complaint.

My final decision

For the reasons I've outlined, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms L to accept or reject my decision before 4 December 2025.

Clare Burgess-Cade
Ombudsman