

The complaint

Mr S complains that National Westminster Bank Plc locked him out of its banking app and did not provide adequate assistance so that he could regain access to his account. He has been assisted in bringing this complaint by his father.

What happened

In May 2025 Mr S performed a factory reset on his phone. As a result, he was locked out of the mobile banking app and needed to take steps to regain access. Mr S is a minor and was, at the time, away from home with limited internet and branch access. His father therefore tried to assist.

Because Mr S did not have access to the mobile phone number registered on the account, NatWest sent an activation code by post. Mr S's father says, however, that the bank's systems offered no option to enter it. When he requested a new code, the first became invalid.

Mr S's father says that he and his son tried to resolve the issue through various means, including by email, telephone and the bank's chatbot function. He says that phone lines were unhelpful and that the bank's chatbot was impossible to access without a valid login.

Mr S himself attended his local branch (several miles from his accommodation), but was told to return after three weeks.

The issue was not resolved until mid-July 2025 – some seven weeks after Mr S had initially contacted the bank. In that time, he had been able to make card payments in person, but could not see his account activity or make online payments, which needed authorisation through the app.

Mr S complained to the bank, but his father says that even that process was made very much more difficult than it should have been, since logging a complaint online required access to the account. He referred the matter to this service.

Shortly after the complaint was referred to us, the bank offered to settle it with a payment of £100. Mr S did not accept that offer and asked that we consider the matter further.

One of our investigators did that. Whilst he broadly accepted that Mr S's account of events was a fair reflection of what had happened, he thought that the offer of £100 was reasonable in the circumstances. It properly reflected the inconvenience to which Mr S had been put and the distress he had suffered.

NatWest accepted the investigator's recommendation, but Mr S did not. Through his father, he said that the recommended compensation was insufficient, given the time he had been unable to access his account and the time they both had spent trying to resolve matters. He asked that an ombudsman review the case.

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 done so, however, I have reached broadly the same conclusions as the investigator did, and for similar reasons.

Like the investigator, I accept that, as he says, Mr S was unable to input access codes and had to request replacements. I accept too that he was able to log in on 10 June 2025, but that his details were subsequently rejected; that is, retrieval at that time was only partially successful.

I think it likely too that Mr S had only limited access to assistance without a valid login. Given that the lack of a valid login was the problem he was trying to resolve, that was unhelpful. I make the same observation in respect of the difficulty in making a complaint. It is not for me to tell NatWest how it should operate its systems (whether to enable customers to reset log in details or to lodge complaints), but I can consider the effect its process has had in respect of individual complaints.

NatWest did acknowledge that Mr S was not the only customer having difficulty with its recovery process. That lends weight to his account of events, and I think therefore that the bank should take responsibility for the length of time that process took.

The investigator noted that Mr S had provided taxi receipts showing the cost to Mr S of getting to a branch. He observed that they were dated on a Sunday, when the branch would not have been open. I am satisfied however that they indicate the likely cost to Mr S of a visit. That said, I think the bank's offer adequately covers that cost and the inconvenience suffered by Mr S.

NatWest has agreed to the investigator's recommendation, but I will make a formal award, so that Mr S can enforce it, should that be necessary.

My final decision

For these reasons, my final decision is that, to resolve Mr S's complaint in full, National Westminster Bank Plc should pay him £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 14 January 2026.

Mike Ingram
Ombudsman