

## **The complaint**

Mr H is unhappy with National Westminster Bank Public Limited Company's (NatWest's) response when he made them aware of his vulnerabilities and with the customer service provided to him.

## **What happened**

On 12 June 2025, Mr H discussed a separate complaint with NatWest's complaint handler (A) which related to issues he had with the banking app and the way he was treated by staff. During this call, Mr H explained why he didn't agree with A's reasoning and that he suffers from stress and anxiety. He was sent a complaint response shortly after, which included instructions on how to register his needs on 'Banking My Way'.

Mr H responded and complained that he wasn't made aware of Banking My Way during the call which he thinks should have been done. In mid-July, Mr H was contacted by another complaint handler (P) to discuss the complaint. He explained that things could have been handled better, but it hasn't led to an impact, so he didn't think compensation was due. Mr H made him aware that he had to call and visit a doctor because of previous complaint issues and P said he wouldn't consider the costs involved.

P called Mr H back shortly after to provide a telephone banking number, Mr H requested a manager call back but P didn't agree and ended the call soon after as they couldn't reach an agreement. Mr H raised a further complaint with NatWest as he was unhappy with the service provided to him during the recent calls, particularly because he was refused a call back and kept being interrupted. NatWest agreed with his points and paid him £100.

Mr H referred the complaint to us as he wasn't happy with NatWest's response to the Banking My Way issue, with the service provided by P and because they said he wouldn't be compensated for doctor's visits. An Investigator reviewed the complaint and recognised that NatWest had accepted error for the Banking My Way issue. However, they thought that the calls were handled patiently and empathetically, so they didn't uphold the complaint.

Mr H disagreed with the Investigator as he felt they had made unfair assumptions about his adjustments and how the issues had impacted them. As such, the complaint has been passed to me for a final 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.

I can see that multiple complaints have been made to NatWest by Mr H over a short period of time. To avoid confusion – this complaint will focus on the issues raised to us when Mr H submitted his complaint, which have been set out above. I'll be commenting on the points that I think are key to the outcome and I'll only be recommending compensation where I

think NatWest has made an error which has led to an impact on Mr H.

### *Banking My Way*

I can see that NatWest has accepted that they could have handled things better. Mainly because an opportunity was missed to check whether Mr H needed any adjustments during the call with A. I agree with this, but this was explained clearly in the complaint response sent to him four days later. I can't see that Mr H had any interaction with NatWest between this time, so while it could have been addressed at an earlier stage, I don't think it has led to an impact.

### *The handling of the calls*

I've listened to the calls Mr H had with P. During the first call P was polite and empathetic throughout giving verbal nods which I wouldn't deem as speaking over someone. After P explained his response to the complaint Mr H started to interrupt P and raised his voice, P then interrupted Mr H to try and finish this point. Things started to break down after this point which can happen when both parties disagree.

NatWest has accepted that P didn't follow their usual process when he called Mr H back as he should have completed some verification steps before discussing the complaint. P explained that he couldn't arrange a call back with his manager as this wasn't their process – which I don't think was unreasonable. However, I do agree that there were further interruptions between P and Mr H during this call, and the call handler should have been more patient.

During the first call with P, Mr H explained that he had incurred costs when calling and visiting a doctor as a result of his previous complaint. The handler said this couldn't be considered – which I don't think is unreasonable as it wasn't linked to the events being discussed. Similarly, Mr H has confirmed to us that these costs were incurred as a result of a separate complaint. So, it's not something that I can say NatWest should compensate him for based on the complaint issues being considered.

### Compensation

NatWest has paid Mr H £100 due to the handling of the calls. I appreciate that Mr H is vulnerable and has been impacted by the service provided to him. However, taking into account the errors made by NatWest, I don't think further compensation should be paid.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 9 February 2026.

Chris Lowe  
**Ombudsman**