

## **The complaint**

Mrs P is unhappy that National Westminster Bank Public Limited Company (NatWest) have been unable to explain why she received correspondence from them that referenced her personal data had been removed.

## **What happened**

Mrs P had emailed NatWest in relation to a separate complaint she had with them. When acknowledging her emails on multiple occasions, they ended the email with *"the personal information you have provided has been removed due to data and security standards ensuring it is protected"*.

Concerned about how NatWest had handled her personal data, she raised a complaint about it. NatWest were unable to shed any light on the matter and after exceeding the investigation timeframe they said they didn't have enough information to investigate it properly.

Mrs P brought her concerns to this service, and whilst it was with us NatWest asked their privacy manager to confirm if any data had been removed. They then confirmed they didn't believe any data had been formally deleted from Mrs P's account or profile and the emails were a misunderstanding. NatWest offered to pay Mrs P £250 compensation for the distress and inconvenience caused but weren't able to explain what the message was referring to.

Our investigator didn't understand why they were unable to provide more detail about the messages Mrs P received. And concluded that due to the significant distress and upset caused by the situation that NatWest should pay Mrs P £325. NatWest accepted this but Mrs P remained unhappy, so it has been passed 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.

Whilst I've considered all the information, I haven't commented on it all. Instead, I've focussed on what I consider to be the crux of the complaint and most relevant to the outcome reached. This isn't meant as a discourtesy but reflects the informal nature of this service.

Having reviewed all the information provided, I came across some information in NatWest's case file which confirmed that in respect of the information they hold, nothing had been removed. It also referenced that the message was a security measure whereby if there is any correspondence from the bank, they don't reply with any sensitive information such as the customer's account details or full address and post code. Which I understand to mean that when they respond to messages received, they don't include customer personal information when acknowledging it. Given the messages in question, where it suggests personal information had been removed, were acknowledgment emails NatWest sent to Mrs P, it would seem a reasonable explanation here.

I have checked this with NatWest, but they haven't confirmed this or provided an answer to it. Instead, they've referenced their previous answer which is that they don't believe any personal data has been removed from their records, and they believe it to be a misunderstanding rather than any formal deletion of data.

I appreciate Mrs P's concern and that she wanted an answer as to why she had received it. Whilst NatWest haven't been able to provide a definitive explanation, they have been clear that no data had been removed. On balance I'm persuaded that it is more likely than not, the case as they have clearly checked with various departments to understand more about it. And they haven't found any evidence of information being deleted.

It is unfortunate that NatWest haven't been able to provide a definitive answer, as this may have eased Mrs P's distress. And I note she was delayed receiving a response to her concerns. NatWest had initially offered £250 for the distress and inconvenience it caused. But have since agreed to the £325 recommended by the investigator. I appreciate Mrs P doesn't feel this fully reflects the distress and impact on her. And I recognise that this isn't the only concern she has had with NatWest. However, that has been dealt with under a separate complaint.

Overall, I think that NatWest should pay Mrs P £325 for the distress and inconvenience it caused. Mrs P received these messages at a difficult time in her personal life which added further distress and inconvenience as she was concerned that important data had been removed. This was then compounded when they were unable to provide an answer as to why she had received them.

### **My final decision**

My final decision is that National Westminster Bank Public Limited Company should pay Mrs P £325 for the distress and inconvenience it caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P to accept or reject my decision before 5 December 2025.

Karin Hutchinson  
**Ombudsman**