

The complaint

Mr B has raised a number of complaint points against National Westminster Bank Public Limited Company ('NatWest') in relation to an overdraft facility he held with them.

What happened

The details of this complaint are well-known to both parties and have been covered at length in the correspondence I've seen, so I won't repeat them again here.

The jurisdiction issues arising from Mr B's complaint have been considered by one of my ombudsman colleagues. I am therefore left with three issues to consider, following on from a view issued by our investigator in October 2025. Mr B is unhappy with what our investigator said and so the complaint has been passed to me for a 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.

We've explained how we handle complaints about unaffordable and irresponsible lending on our website. And I've used this approach to help me decide Mr B's complaint.

I'd like to reassure Mr B that I've looked at the complaint afresh and independently reviewed all the available information. This includes the additional information NatWest has provided following our investigator's findings, having received further comments from Mr B.

Having done so, I'm broadly in agreement with our investigator's finding. I'll explain why.

Denial of statements and banking access

Mr B says he didn't receive bank statements posted to his overseas address. NatWest says it can see that a transaction history for the account, which is NatWest's preferred format for sending one-off statements to customers, was ordered on 30 July 2024. It has provided evidence of it being ordered and the overseas address they were posted to.

Unfortunately, the situation was complicated by the fact that Mr B didn't have access to his online banking. I've seen that NatWest made him aware of this when it wrote to him in December 2022 about the closure of his account.

NatWest has since provided a transaction history, covering a six-year period, a copy of which has been sent by our investigator to Mr B.

I've seen that NatWest has already made a £200 goodwill payment in recognition of the distress and inconvenience this issue has caused Mr B.

I don't think NatWest has acted unfairly in relation to these issues and I think the goodwill payment it made was in line with what I'd expect.

Referral to a debt collection agency and the refusal to allow a payment plan.

I've seen that NatWest sent a formal demand to Mr B in July 2024. This was after attempts had been made to contact him by phone, email and letter between May and June 2024. The letter was sent to the overseas address NatWest had on file at that time. The letter explained what would happen if he remained unable to pay his overdraft. If payment wasn't made or a repayment couldn't be agreed, the letter said the debt could be passed to a third party. A further letter was sent to Mr B once this had happened.

NatWest is required to meet certain statutory requirements when seeking payment, as set out in consumer credit legislation. It also has its own systems and processes and should also act in accordance with its own customer terms and conditions. The terms and conditions include that customer information may be provided to debt collection agencies.

Given that I consider NatWest hasn't acted unfairly, and I haven't seen anything else to suggest that NatWest ought to have done more to help and support Mr B, I'm not able to make a finding that NatWest ought to have done more in relation to these issues.

It follows that I am not upholding this complaint.

I'm sorry to have to disappoint Mr B, given that his complaint has been going on for some time and has no doubt been a source of some concern for him.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 5 February 2026.

Michael Goldberg
Ombudsman