

The complaint

Mr B complains that National Westminster Bank PLC (NW) didn't make it clear to him that it would claim loan payments from him on both 1 October and 31 October when he changed his loan payment date.

What happened

Mr B holds a loan account with NW. On 16 September 2025 he amended his loan payment date online from 1st of the month to 31st of the month.

The amendment meant that Mr B's next payment was due to be made on 1 October 2025 (as opposed to 31 September 2025 as this wasn't a calendar date) and then again on 31 October 2025.

Mr B contacted NW. He said he was unhappy that he needed to make two payments in October. The agent he spoke to paid a sum equivalent to Mr B's next loan payment into Mr B's current account to cover the payment due on 1 October 2025. The agent said it hadn't been made clear to Mr B that payments would be claimed on both 1 and 31 October 2025.

NW subsequently sent a final response letter to Mr B confirming that no bank error had occurred. It said the agent had given incorrect advice when he said it hadn't been made clear to Mr B that payments would be claimed on 1 and 31 October because the Manage My Loan system, (which Mr B had access to) stated when the new payments would be. NW said it was correct to request payments on both 1 and 31 October, because if it hadn't claimed a payment on 1 October there would've been a nearly two-month gap from 1 September to 31 October, which wasn't acceptable. NW said it wasn't upholding the complaint but that this didn't change the action it had taken to resolve Mr B's concerns which was to pay £314.47 to his bank account to cover the 1 October payment.

Mr B had also raised concerns about the lack of support provided by the bank in the past in relation to his gambling. The final response letter from NW said that this issue would be addressed as part of another open complaint relating to Mr B's complaint about irresponsible lending.

Mr B remained unhappy and brought his complaint to this service. He doesn't think NW should've paid the money into his account as he has a gambling addiction. He seeks compensation.

Our investigator didn't uphold the complaint. They said NW hadn't done anything wrong and that the payment had been made to ensure that Mr B didn't struggle financially making two payments in one month.

Mr B didn't agree. He said the bank should've cancelled the payment and not given him gambling money.

Because Mr B didn't agree I've been asked to review the complaint.

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 know it will disappoint Mr B but I agree with the investigator's opinion. I'll explain why.

I've reviewed the information provided by both parties. I can see that Mr B changed his loan payment date online. NW has said that information would've been made available to Mr B when he changed the payment date to indicate that payments would be due on both 1 and 31 October 2025.

I can see that Mr B contacted NW by telephone shortly after he changed the payment date. On the call, the agent confirmed that payments would be taken on 1 and 31 October 2025.

I've listened to the whole call recording. The NW agent said that the bank hadn't made Mr B aware that he would need to make payments on both 1 and 31 October 2025. As a result, the agent apologised and said that funds to cover the payment due on 1 October 2025 would be transferred to Mr B's bank account. A payment of £314.40 was subsequently transferred.

Mr B has said that the payment shouldn't have been sent to him because NW was aware of his gambling addiction. Having listened to the call recording, I'm satisfied that the discussion – and the reason for the payment – centred on Mr B being worried that he would struggle to make two payments in one month. Mr B didn't mention gambling or ask the agent not to make the payment. Having listened to the call, I don't think there was anything to indicate that the payment would cause a disadvantage to Mr B. And it appears that Mr B used the payment to make his loan payment as all payments on the loan account are up to date.

Based on what I've seen, I'm unable to say that NW has made an error or treated Mr B unfairly. The payment was made to Mr B to alleviate his concern that he wouldn't be able to make two loan payments in one month and was made with Mr B's consent. I appreciate that Mr B has said that he thinks NW shouldn't have made the payment. However, this would've left Mr B in the position where he would've had to make two payments in one month, which he'd already said to NW would cause him financial difficulty.

For the reasons I've explained above I'm unable to uphold the complaint and I won't be asking NW to do anything further.

My final decision

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

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

Emma Davy
Ombudsman