

The complaint

Mr A is unhappy with the information that was displayed when using his National Westminster Bank Public Limited Company (“NatWest”) app.

What happened

Mr A has been supported in making this complaint by a family member, but for simplicity I’ll refer to all submissions as having come from Mr A.

Mr A says that when he used the NatWest mobile app to check his credit score, he saw information shown which related to his brother rather than to himself. Mr A initially believed this to be his own information and shared it with other family members. He said this led to distress, family difficulties and inconvenience for him once it became clear the information displayed didn’t belong to him.

NatWest received Mr A’s complaint in February 2025 and issued its final response in March 2025 not upholding the complaint. NatWest confirmed there were no errors in the data it was reporting about Mr A to external agencies. It also explained that the credit score and report displayed in its app were provided by a third-party credit reference agency and that it wasn’t responsible for that information. It provided Mr A with contact details for the credit reference agency and explained what he needed to do.

When the complaint was referred to the Financial Ombudsman Service, the investigator didn’t uphold the complaint. They concluded that NatWest wasn’t responsible for the incorrect information appearing on the credit report within the app and found no evidence of an error caused by NatWest.

Mr A did not accept the investigator’s view. In summary he said NatWest knew of his disabilities and simply gave him the credit reference agency’s contact details without offering reasonable assistance. He feels NatWest should’ve provided more support in resolving the problem, especially as it was NatWest that provided access to the information through its app. He questioned why he didn’t receive compensation when his brother did and said he was very upset by what had happened.

As Mr A remains unhappy, the case has been referred 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.

Whilst I’ve read and considered everything, if I don’t mention any specific point, it’s not because I failed to take it on board and think about it, but because I don’t think I need to comment on it to reach what I think is a fair and reasonable outcome. This is not meant as a discourtesy but rather reflects my role of resolving disputes quickly with minimum formality.

I’ve taken into account what both Mr A and his representative have said about Mr A’s experience. I recognise how upsetting this situation has been for Mr A, particularly given the family difficulties that arose when incorrect credit information was accessed and shared. I

also acknowledge that in light of what Mr A has said about his disability, dealing with an issue involving multiple organisations would've been especially difficult for him.

However, in reaching my decision I must focus on the impact on Mr A himself and determine whether NatWest did anything wrong, or whether it failed to meet its obligations in a way that caused or materially contributed to that impact.

The credit score and credit report displayed in NatWest's mobile app are provided by a third-party credit reference agency. NatWest makes this clear on its website. While NatWest provides access to this information through its app, it's not the data controller for the credit file and does not create, maintain or amend the underlying credit report. That responsibility rests with the credit reference agency.

When Mr A raised his complaint, NatWest said it contacted its credit reporting team to check the information it was supplying about him to external agencies. It confirmed that there were no errors in the data it was reporting. I've also seen no evidence that NatWest supplied or caused the incorrect information relating to Mr A's brother to be recorded on Mr A's credit file.

In its final response, NatWest explained this position to Mr A and provided him with the contact details for the relevant credit reference agency, together with information about raising a dispute so that the credit file could be corrected. I consider this to have been an appropriate course of action, as only the credit reference agency had the ability to investigate and rectify the error.

I've also considered carefully Mr A's concerns about how NatWest handled matters, particularly given his disability. He feels NatWest should've shown a greater duty of care, taken more ownership of the issue, and provided more support rather than referring him to another organisation. I understand why he may feel this way, especially as the incorrect information appeared within NatWest's app.

I want to be clear that I accept Mr A was genuinely affected by what happened, and I don't doubt the distress and frustration this caused him. However, the evidence shows that NatWest was not responsible for the incorrect credit information. When the complaint was also received, NatWest issued its final response within the required timescales, confirmed that its own reporting was correct, and provided Mr A with the appropriate next steps for resolving the issue with the organisation responsible for the data.

While Mr A may have wanted more support, I'm not persuaded that there was anything further NatWest could reasonably have done, at that stage, given it wasn't responsible for the data and didn't have the ability to change or correct the credit file. So, I'm satisfied NatWest acted fairly in the steps it took.

I've also considered the wider impact Mr A describes, including the distress and inconvenience caused to him and the effect on his family relationships. However, this appears to stem from the existence of the incorrect credit information itself rather than any material failing by NatWest. I've also seen no evidence that NatWest caused the error, reported incorrect data, or delayed matters in a way that materially worsened the outcome for Mr A.

I've also noted Mr A's concern that he didn't receive compensation, even though his brother did. However, each complaint our service considers, is decided on its own individual facts and circumstances, and I am unable to comment or take account of outcomes in other cases. Based on the circumstances of this case, while I appreciate that Mr A will be disappointed, I'm satisfied that NatWest acted fairly and I therefore don't consider that it needs to make an award or take any further action.

My final decision

I don't uphold this complaint against National Westminster Bank Public Limited Company.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 13 March 2026.

Farhana Rahman
Ombudsman