

The complaint

Ms J complains that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY changed her contact number to that of her daughter without her consent.

What happened

Ms J contacted NatWest in June 2025 concerning a payment she had attempted to make and she found her account was blocked. When she spoke to NatWest it told her that her contact number had been changed in February 2024. When the adviser read out the last three digits of the number, she identified it as being her daughter's number. At that stage the mobile contact number was changed back to Ms J's number.

Ms J was concerned about a breach of data protection, in particular the payment she was attempting to make was to a bailiff and she didn't want her daughter to know about her personal circumstances.

After Ms J made her complaint NatWest told her that it was investigating the matter but didn't provide a final response before she referred her complaint to this service.

NatWest advised that the number had not been changed over the telephone nor by the use of digital services over the app or online. The only other way it could have been changed would have been by a visit to the branch and then ID would have had to be shown.

On referral to the Financial Ombudsman Service, our Investigator said that NatWest had provided a poor customer service in some respects. However without further information from Ms J they couldn't say why the telephone number was changed. They proposed that NatWest pay £100 compensation.

Ms J subsequently advised that her daughter has a different name and surname and does not hold a NatWest account. And that she didn't hold any joint accounts with her and they had not been in the branch together since before January 2024. She later told us that her daughter had been contacted by a debt collection agency in respect of an alleged debt in Ms J's name. NatWest says that no such debt has been referred to an agency.

Our Investigator maintained their view. Ms J didn't agree and the matter has been passed to me for an Ombudsman's consideration.

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 understand how frustrating this has been for Ms J. However she tells us that her daughter doesn't have an account with NatWest, and they don't hold any joint accounts with NatWest. From NatWest's records the phone number wasn't changed online or via the app. It also has no record of any telephone call made to it in February 2024 when the number was changed. NatWest has said it's possible that the number was changed in branch, though I note that

Ms J says that didn't happen. The fact remains that NatWest didn't have knowledge of daughter's phone number from any account history or activity so it wouldn't have been transposed by it from any other record.

I understand this is unsatisfactory. Ms J might reasonably have hoped that NatWest could have provided better evidence showing how the number was changed without her apparent consent. But the evidence I've seen doesn't suggest NatWest was at fault. Nevertheless I do think it provided a poor service and should have responded more promptly to her complaint.

I understand that Ms J was concerned about her daughter getting to know about Ms J's own finances. However the text message I've seen doesn't refer to the full account number nor does it identify the payment that was blocked. And in order to talk to the fraud team about the payment, Ms J would have had to provide satisfactory ID information. It appears as her account was blocked, she was able to get this unblocked by contacting the bank, so I can't see that she has suffered any financial loss.

Ms J also told us that her daughter has been contacted by a debt collection agency in respect of a NatWest debt in her name. NatWest has told us that it hasn't referred any such debt to an agency. Ms J was asked by our Investigator if she could provide more information in this respect but she hasn't been able to do so. I would observe that the debt appears to refer to a credit card which would be dealt with in a different part of NatWest. I would suggest if she has concerns about this that she contacts NatWest's card services.

In respect of the service provided, our Investigator proposed that that NatWest pay £100 compensation, and I think this is reasonable. As our Investigator has advised, as Ms J's daughter isn't a customer of NatWest, I have no power to award compensation to her daughter.

Putting things right

NatWest should pay £100 compensation.

My final decision

I uphold the complaint in part and require NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY to provide the remedy set out under "Putting things right" above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms J to accept or reject my decision before 11 February 2026.

Ray Lawley
Ombudsman