

The complaint

Mr D complains that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY (NatWest) didn't support him appropriately when he got into financial difficulty relating to his overdraft.

What happened

Mr D contacted NatWest in July 2025 regarding some financial difficulties he says he was facing. He spoke to NatWest and was promised a call back for the following day, which didn't happen.

He then used NatWest's webchat service to see if it could help him get interest and charges on his overdraft frozen for six months. The agent on the chat started taking Mr D through the income and expenditure (I&E) assessment, but the agent disconnected the chat. Mr D then went through the process again which caused a repetition of being asked some of the questions he had already been asked. NatWest continued to ask Mr D about information relating to the I&E he had completed, but no repayment plan was ever agreed.

Mr D says that the situation had been incredibly draining for him and had left him emotionally and mentally exhausted. He said that he had let NatWest know that he suffers from depression and anxiety; but despite this, he had to repeat himself on the webchat for nearly 10 days. He says no one took proper ownership of his case or had an understanding of the situation. He adds that no one contacted him about the progress of the complaint he made and he had to wait too long for a response. While all this was happening, interest continued to be applied to his account which put him under more financial pressure. Mr D adds that even after NatWest issued its final response letter, no one contacted him to set up a repayment plan or offer him support, despite him asking for help on several occasions.

To put things right, Mr D says that he wants the interest and charges that built up during this period to be refunded and his overdraft balance cleared. He also says he wants fair compensation for the distress and inconvenience the situation caused him.

NatWest provided Mr D with two responses – the first acknowledged that it didn't call him back when it said it would; it offered him £70 for this. The second response acknowledged that an agent had ended the webchat before a resolution had been reached, it offered Mr D £50 for this, and it offered him £100 for the time it took to provide him with a response to his complaint. So, it paid Mr D a total of £220.

An Investigator considered the evidence provided by both parties, but they didn't uphold Mr D's complaint. The Investigator explained that this service couldn't comment on his complaint about how NatWest had dealt with his complaint – that's because complaint handling isn't a regulated activity. The Investigator also explained that it wasn't possible for NatWest to support him further because it wasn't provided with full details of his financial situation, and it was satisfactory that it explained to Mr D how he could contact it to discuss this further.

Mr D didn't agree with the Investigator's view. He said he wanted an Ombudsman to consider the chat transcripts, as he had spoken to over ten NatWest advisers, and had spent time chasing a response, repeating what he had already said.

Because an agreement couldn't be reached, the complaint has been passed to me to decide on the matter.

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.

Having considered all of the evidence available, while I agree that NatWest could have done better in terms of the customer service it provided Mr D; I'm satisfied it has already done enough to put things right for him.

Before I go on to explain how I have reached my decision, I want to make it clear that I have read and taken into account all of the information provided by both parties.. If I've not reflected something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is. This also means I don't think it's necessary to get an answer, or provide my own answer, to every question raised unless I think it's relevant to the crux of the complaint.

As I understand it, Mr D is particularly unhappy with the webchat he had with NatWest, in particular that he spoke to many agents, had to repeat himself, and it took a long time to get to the issue without a resolution being agreed.

I have looked at the webchat; I agree that Mr D did speak to a number of agents, and the conversation took place over several days, which clearly wasn't ideal for Mr D. I have carefully reviewed the contents of the webchat to understand what had happened.

I can see that during the chat that started on 21 July 2025, Mr D did chat with a number of different agents. But I'm not of the view that the questions he was asked at this time were repetitive. Instead, it is my view that the agents were trying to get a better understanding of Mr D's income and outgoings in order to get an accurate picture of his current financial situation. The chat did go on over the course of several days, with the chat being closed as Mr D didn't respond. However, I am of the view that the chat was closed too early, and prior to a resolution being reached; therefore, I have thought about this when considering what fair compensation would look like in this case.

Mr D then started the chat again on 26 July 2025, and I can see that initially, he was asked some repetitive questions, but I don't think at this point it was clear that Mr D had been having chats previously, and once Mr D referred to previous chats, the agents then went back to considering the I&E he completed and asked him questions about this. Later in the chat, it appears that there were some technical difficulties, and a high demand for agents, which caused a delay in someone responding to Mr D. And when an agent finally responded, he was asked more repetitive questions. I can understand from Mr D's point of view why the discussions across the course of these days became frustrating. And so again, I have thought about this when considering a fair compensation award.

In the midst of Mr D having these webchats, Mr D spoke to a different representative about a complaint he raised about not having been called back. Mr D explained in the call that the webchat was taking a long time, and I think NatWest missed an opportunity here to explain to Mr D how he could contact the right team to get support over the phone.

No resolution appears to have been reached in relation to Mr D's financial situation. Mr D stopped responding to NatWest on the webchat, and I can understand why, given the time it was taking alongside the repetition of questioning on occasion. But this does mean that NatWest wasn't able to discuss options with him.

While I agree with Mr D that NatWest didn't offer him support with his finances during July 2025, I don't think it was reasonably able to do this over the webchat, with the information it had at that time. I say this because it wasn't clear what Mr D wanted to do with the overdraft in terms of repaying it. And I don't think it knew enough information about Mr D's financial situation to be able to provide him with support or explain to him why it couldn't help him further. So I won't be concluding that it did anything wrong when it didn't set up a repayment plan for him or freeze interest and charges. I should also add here that while I can see NatWest has in the past refunded interest to Mr D's account, it isn't obliged to do this, and so even if NatWest had been able to help Mr D in some way, this might not have resulted in what he wanted, which was a freeze on interest and charges for a period of six months.

I can see that NatWest has explained to Mr D what he needs to do in order to get support – it explained this in its final response letter to him. So if Mr D still needs help, then he should follow the instructions in NatWest's final response letter. I will also remind NatWest here of its obligation to treat Mr D with forbearance.

Moving to compensation then, whilst I don't agree NatWest made errors to the extent Mr D has claimed, it is clear to me that NatWest could have done better here. The chat took a long time, there were technical problems, repetitive questioning, a chat ending prematurely and Mr D not being called back when promised, and no resolution was reached in terms of discussing whether or not NatWest could offer forbearance. I can understand how frustrating all of this this must have been for Mr D, but I'm satisfied that the overall compensation NatWest has paid Mr D is enough to compensate him here. I say this when considering the overall impact to Mr D, in line with this service's published approach to distress and inconvenience awards - and considering what NatWest knew about Mr D's struggles with his mental health.

While I appreciate this decision will be disappointing for Mr D, I'm satisfied NatWest has already done enough to compensate Mr D for the customer service issues he experienced. And if he still requires support with his overdraft, then he should contact NatWest about this.

My final decision

For the reasons set out above, I don't uphold Mr D's complaint.

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

Sophie Wilkinson
Ombudsman