

The complaint

Miss H complains that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY (“NatWest”), has continued to apply overdraft charges to her account incorrectly.

She has also raised a series of other concerns about NatWest’s actions, however, none of those is within my jurisdiction to consider.

What happened

Miss H has had an agreed overdraft with NatWest for many years. She believes that she repaid it in 2020. However, charges have continued to be applied to the account.

As mentioned above, Miss H has raised many concerns about her treatment at the hands of NatWest. And has done so several times in the past few years. As was set out by the investigator, NatWest has responded to those concerns some time ago. And indeed our service became involved previously too. As a result, the majority of Miss H’s concerns are not within my jurisdiction to consider. Whilst Miss H is not happy about that, she also has not disputed the reasons why that is the case. This decision will therefore not deal with those issues.

As a result, I can only consider NatWest’s actions in relation to this account since 1 August 2023.

In brief, those actions include continuing to charge interest on the overdraft, and ultimately referring the case to a third-party debt collector.

The investigator looked at the evidence about what has happened since 1 August 2023 and thought NatWest hadn’t done anything wrong. Miss H did not accept that, but the overwhelming majority of the extensive evidence she provided to explain why related to NatWest’s actions going back many years, and significantly before August 2023. She asked an ombudsman to look at 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.

Before I go on to set out my findings, I want to reiterate that I believe the crux of Miss H’s complaint is her belief that she repaid the overdraft, either morally or actually, in 2020. I have no jurisdiction to consider that. It is very clear that she is extremely distressed about the ongoing situation with NatWest, and I am truly sorry to read that in the file. She feels that she has a strong case on moral grounds and is evidently outraged that this service seems unwilling to step in on such a basis. However, my powers as an Ombudsman only exist because of the legislation and rules in place, which have been explained to Miss H. Under those powers, I am not able to comment on anything that happened prior to 1 August 2023.

Considering NatWest’s actions since 1 August 2023 in relation to this overdraft, I cannot see

that it has done anything wrong in that timeframe.

What has NatWest done in relation to this overdraft since 1 August 2023?

Little has happened with this account since August 2023. From the evidence I have, it is clear that NatWest has continued to apply charges in line with the terms and conditions of the account. I can also see that it has contacted Miss H many times to try and support her with repaying the debt, but it seems that she has not engaged in that, simply insisting that she does not owe any money. The records also show that NatWest froze the interest on the account in June 2024. However, the debt continued to grow and it does not seem that Miss H has made any repayments for many years.

As a result, it would appear that NatWest has not technically sold on the debt to the third party, but has employed them to chase the debt, despite it still being owned by NatWest.

None of these actions is either unfair or unreasonable in the circumstances of this case. NatWest has tried to support Miss H in her difficulties, but the parties are now at something of an impasse, as she does not accept that she owes NatWest any money.

That question is not one that is within my jurisdiction to consider, as already set out. I would encourage Miss H to engage with NatWest to try and find a way forward. This service is not able to do that for her.

My final decision

For the reasons I've explained, I don't uphold this complaint and NatWest doesn't need to do anything.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 16 February 2026.

Siobhan McBride
Ombudsman