

The complaint

Mr D complains that National Westminster Bank Public Limited Company (“NatWest”) disabled online and digital access to his accounts, and in so doing directly worsened Mr D’s situation.

What happened

Mr D held three credit card accounts with NatWest.

From around February 2024, NatWest began writing to Mr D at the address it had registered for him, to advise that one or more of his accounts was behind with repayments.

In May 2025, NatWest removed Mr D’s access to manage his accounts through online banking and his phone app.

By September 2025, all three accounts had defaulted and NatWest had passed the debt on to a Debt Collection Agency (DCA).

NatWest investigated Mr D’s complaint and didn’t uphold it. It considered that it had taken appropriate steps as Mr D wasn’t making the required repayments.

An investigator looked into the merits of Mr D’s complaint and didn’t think that NatWest had done anything wrong.

Mr D didn’t agree and asked for an ombudsman to decide.

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 done so, I’m not upholding this complaint. I know this will disappoint Mr D, so I’ll explain why.

In reviewing this complaint, I’ve only considered matters that occurred before the final response letter was issued, in line with the rules this service must follow.

NatWest have shared copies of all the letters it sent to Mr D throughout 2024 and 2025 up until the defaults were applied.

These included letters asking Mr D if he could increase his payments to enable him to pay his balance off quicker. Also, letters were sent when payments had been missed and the account was in arrears. I have reviewed these and am comfortable that they were all appropriate and provided sufficient information for Mr D to take the required action.

In June 2025, NatWest became aware that Mr D may not live at the address it had on file for him, as it received some returned mail. NatWest have shown that it sent a text message on 25 June 2025 to the number it had on file for Mr D, although are unable to share the contents of that message.

NatWest also sent a letter to the address it had on file for Mr D. This was addressed to “The Occupier” and was asking for clarification as to whether or not Mr D remained at the address.

NatWest have explained that the actions taken to prevent the online and digital access to Mr D's account, was a direct result of the accounts being in arrears. NatWest takes such action to prompt the customer, Mr D in this case, to get in touch to discuss repayments.

Mr D found this confusing, because the notification he was getting on his app, indicated that he could still use his cards.

NatWest have explained that this is a standard message and Mr D's cards could still have been used, subject to the usual conditions. Because the account was in arrears, further usage was denied. This is in line with the contents of the letters that were sent to Mr D.

I understand Mr D's confusion in this regard and a bespoke message would have been useful, but I am comfortable that NatWest's approach and intention here were reasonable due to the arrears, and to protect Mr D from worsening his financial situation.

NatWest did write to Mr D over an extended period of time with regards to his account, and as it didn't receive the required responses or payments, it took reasonable next steps which, as noted, included removing his online access, as it had been unable to resolve the issues.

Mr D strongly feels that his issues referred to above, have had a direct impact on his arrears and now his credit record. Whilst those impacts are real, I don't think NatWest are responsible for any errors that led to the current situation, so I'm not upholding Mr D's complaint.

I'm aware that I've only summarised Mr D's complaint points. And I'm not going to respond to every single point he has made. No discourtesy is intended by this. It simply reflects the informal nature of our service as a free alternative to the courts. If there's something I haven't mentioned, it isn't because I've ignored it, I haven't. I'm satisfied I don't need to comment on every individual point to be able to reach what I think is a fair outcome.

My final decision

For the reasons outlined above, it's my final decision that 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 D to accept or reject my decision before 19 May 2026.

David Barker
Ombudsman