

The complaint

Miss J complains that National Westminster Bank Public Limited Company (NatWest) has held her liable for insurance premiums that were taken from her credit card in 2024 without her permission. She then later raised additional spending on her credit card that she didn't recognise going back to 2021.

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 agree with the conclusions reached by our Investigator for the reasons I'll outline below.

I've read and considered the whole file. But I'll concentrate my comments on what I think is relevant. If I don't mention any specific point, it's not because I've 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.

A consumer should only be responsible for transactions made from their account that they've authorised themselves. Miss J has said she didn't give any permission for the transactions in dispute to be made but NatWest believes she did. My role then is to give a view on whether I think Miss J more likely than not authorised the transactions, based on the evidence I have available.

Firstly, Miss J has raised further complaint points about how her card was funded from one of her other accounts with another bank – who I'll refer to here as G – but those will need to be raised as new complaint points. To be clear, this decision is in relation to the insurance premiums, and the disputed payments Miss J says she doesn't recognise on her credit card with NatWest.

Miss J says she didn't approve the payments for the two insurance policies in 2024. However, I can see that payments to those two insurers had been made on her card since 2022 with no disputes being made by Miss J previously. And I'm not satisfied that the statements show that there was any fraud in relation to those payments on the account at the time the insurance premiums were taken. As a result, I've not seen sufficient evidence that persuades me Miss J didn't authorise those insurance premiums.

Miss J then said that she didn't recognise spending on her credit card going back to 2021. She said she had money in her account with G so there was no need for her to use the credit card. But just because there might have been money in Miss J's current account, doesn't mean that she wouldn't need to use her NatWest credit card or that it automatically becomes obsolete. People can use a variety of accounts for different day-to-day spending. And from looking at the statements from NatWest that appears to me how this credit card was used.

The technical evidence from NatWest shows Miss J opening the credit card in 2007 and last changing the PIN in 2011. There were also no biometric changes before the time Miss J says she didn't make the disputed payments. There's also a large credit being made to her NatWest credit card around October 2021 for around £5,860 from G. The technical data also shows logins from Miss J's device to her online banking since 2021. So, I would've expected her to notice the disputed payments much sooner if it wasn't her spending this money.

As a result of the above, I don't think I can reasonably say that NatWest treated Miss J unfairly here by not refunding her.

I appreciate this will likely come as a disappointment to Miss J, and I'm sorry to hear of the situation she's found herself in. However, in the circumstances of this complaint, I do not consider it would be fair and reasonable to hold NatWest responsible for her loss.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss J to accept or reject my decision before 7 May 2026.

Mark Dobson
Ombudsman