

The complaint

Mr M is unhappy that National Westminster Bank PLC (“NW”) won’t agree to write off his outstanding balance despite the medical information he’s provided.

What happened

Mr M took out a credit card with NW in March 2024. In May 2025 Mr M contacted NW and requested that the outstanding balance on his account was written off. Mr M provided medical evidence and income and expenditure information in support of his request.

In June 2025 Mr M contacted NW and advised that he was unable to make payments to the account. NW passed Mr M to the Specialist Support Team.

In July 2025 Mr M contacted NW and advised that he had severe mental health issues and was on a lot of medication. He requested that the outstanding balance on his account was written off. During the call, the advisor couldn’t locate Mr M’s income and expenditure form which he had sent in May 2025 so a new income and expenditure form was sent to him.

NW rejected Mr M’s request for a write off on medical grounds.

Mr M raised a complaint and asked for the decision to be reviewed. NW issued a final response letter dated 11 September 2025 in which it said it wasn’t obliged to accept write off requests as a way of resolving outstanding balances. It said that whilst it was unable to write off the debt, it was able to agree a repayment plan. NW said it had located the income and expenditure form sent in May 2025 and invited Mr M to contact the Financial Health and Support Team.

Mr M remained unhappy and brought his complaint to this service. He’s unhappy that his write off request wasn’t accepted and that he hasn’t been given the reason for the decision. He’s also unhappy that NW’s Financial Health and Support Team doesn’t offer an email option to contact them and says that based on his medical information he should’ve been granted a 6-month breathing space.

Our investigator didn’t uphold the complaint. They said that writing off a balance was a commercial decision for NW. The investigator said they were satisfied that NW had considered Mr M’s request and supporting evidence and that it had treated Mr M fairly by agreeing a reduced payment plan and asking for information about Mr M’s income and expenditure before considering whether to apply breathing space.

Mr M didn’t agree. He said that NW had discriminated against him and that putting him on a repayment plan wasn’t helping him as it would take him years to repay the debt.

Because Mr M didn’t agree I’ve been asked to review 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.

I know it will disappoint Mr M, but I agree with the investigator's opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a 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 in order to reach what I think is the right outcome.

The nub of Mr M's complaint is that NW won't agree to write off his credit card balance despite him having provided medical information.

I've reviewed the information that Mr M has provided. I'm sorry to hear about his circumstances and it's clear he's facing some big challenges. That said, the decision on whether to write off a credit card balance is a commercial decision and one that only NW can make. This service isn't able to require a lender to write off a debt on medical grounds.

What this service can do is look at whether NW has taken the decision not to write off the debt fairly. This service asked NW to explain the reason for the decision not to write off the debt. NW has said that the write off was declined because (1) Mr M has a mortgage (2) the credit card account was opened last year (post dating Mr M's medical issues) and (3) Mr M continued to use the credit card for spending and increased the balance after the date when he first asked NW to write off the balance. NW has said that the decision not to write off the debt may be reviewed at a later date.

Based on what NW has said, I'm satisfied that NW reached a fair and reasonable decision not to write off the debt.

I've gone on to look at whether NW treated Mr M fairly when he told them that he was experiencing financial difficulties. All lenders are under an obligation to respond appropriately to a customer who is struggling to pay. The support offered by lenders may vary depending on the circumstances but may include a payment plan, breathing space and/or referral to debt support services.

I can see from the information provided that NW asked Mr M to provide details of his income and expenditure and discussed a payment plan with him. It also signposted Mr M to organisations who could offer support.

Based on what I've seen, I'm satisfied that NW responded positively and sympathetically when it became aware of Mr M's financial difficulties.

I've gone on to consider the service aspects of Mr M's complaint. These centre on NW being unable to locate his income and expenditure form when he called in July 2025 and on there being no option to contact the Financial Health and Support Team by email.

It isn't in dispute that a NW agent advised Mr M that it couldn't locate his income and expenditure form. This was because the form had been uploaded to an incorrect system which meant the agent couldn't see it. NW has apologised for the error and has paid compensation of £50.

I appreciate that this would've caused Mr M some distress. However, based on what I've seen, the issue was resolved within a reasonable time, and I think the compensation paid fairly reflects the impact of the error.

In relation to contacting the Financial Health and Support Team by email, NW has said that it

doesn't currently offer an email option for this team. It has set out the ways on which the team can be contacted, which includes via in app chat, webchat and telephone. This service isn't able to tell a business what its communication policies should be. But based on what I've seen, I think there were reasonable options available to Mr M to enable him to contact the team.

I appreciate that Mr M feels that NW has discriminated against him. This service isn't able to make a finding of whether discrimination has occurred or whether the obligations under The Equality Act have been adhered to by the business. Only a court can do that.

For the reasons I've explained, I'm unable to uphold the complaint.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 18 May 2026.

Emma Davy
Ombudsman