

complaint

Mr W complains that his National Westminster Bank Plc credit card was used without authorisation.

background

Mr W says that a £640 payment was taken from his account using his credit card on 11 April 2016. He says he didn't authorise the payment. The card was taken from him by a debt collector that had threatened him. So he thinks NatWest should refund the money.

NatWest says that after Mr W complained about what happened it raised a chargeback claim. But the debt collector successfully defended the claim. It provided evidence to show that Mr W owed the debt.

Our adjudicator didn't think Mr W's complaint should be upheld. She said that NatWest has provided us with evidence to show that Mr W owed the money. And she wasn't persuaded by Mr W when he said he didn't authorise the payment.

Mr W asked for his complaint to be reviewed.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. And I agree with the conclusion our adjudicator has reached in this complaint. I'll explain why.

There's no dispute that Mr W's card was used to pay the debt on the day in question. Mr W says he didn't authorise the payment though. He says his card was taken from him by the debt collector and used without his permission. He says he called the police. But by the time they'd arrived, the debt collector had driven off. And the police haven't followed the matter up.

I've no doubt this was an unpleasant experience for M W. But I'm afraid that having considered the information that's been provided, I'm not persuaded that his card was taken from him and used without his permission. I think it's more likely that he gave the card to the debt collector because he felt under pressure to pay the debt, and because he wanted the debt collector to go away.

Mr W says the security of his account was compromised, as neither his PIN nor his signature was provided. I understand the argument he is making. But I can see that the payment was made on the internet using the information from his card. So I can see why neither his signature nor PIN was required. Given that I think it's more likely than not that Mr W gave the card to the debt collector to make the payment, I don't think it would be fair to order NatWest to reimburse Mr W. So I don't uphold this complaint.

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 Mr W to accept or reject my decision before 27 October 2016.

Laura Forster
ombudsman