

## **complaint**

Mrs E complains that National Westminster Bank Plc (NatWest) is still pursuing her for an outstanding credit card debt even though she has been paying it off for over a decade. She seeks clarification.

## **background**

Mrs E opened a credit card account with NatWest some years ago and built up a debt. Her credit limit was increased several times and the balance reached a high figure. Mrs E was not able to make minimum payments and interest was applied to the account. Eventually, the account was closed and Mrs E agreed repayment arrangements with the bank's agents. She continued these for a decade until, due to Mrs E's age, the account reverted to NatWest's in-house debt recovery team. Mrs E was then concerned to receive letters from different people, and was uncertain that she still owed as much as the bank said she did.

The adjudicator did not recommend that the complaint be upheld. She looked at statements from the bank that showed Mrs E's history of using the account until it was closed. Mrs E had thought that she had closed the account earlier than the bank's records show. Mrs E has not challenged any of the transactions, but still maintains that her credit limit was only £2,000 when it was actually much higher. She also thought that she had Payment Protection Insurance (PPI) on the account. The adjudicator explained that this would not have been agreed by the bank as, at the time when she opened the account, she was over 70. After some confusion by the bank, it was stated that she had never had PPI on the account. The adjudicator supplied Mrs E with a list of the repayments she had made on the debt which showed how the amount owed had decreased over the decade.

Mrs E still thought that she had paid back enough and sought further clarification.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Mrs E does not dispute that the debt that was built up was hers. I note that at one stage, when she was not making minimum payments, NatWest checked with Mrs E that the transactions were hers. She agreed that they were. Since the account has been closed and passed to the bank's agents for debt recovery, no further interest has been charged. Mrs E is paying back what she spent on her transactions and interest applied on the outstanding balance when she did not make full repayments. The small monthly repayments that Mrs E has been making have reduced the debt but have not been enough to clear it.

I note that NatWest has paid Mrs E £200 compensation for distress and inconvenience caused by the confusion about PPI. It has also agreed that it could have handled her complaint better and paid her an additional £50 compensation for this.

I do not consider that the bank has made an error. Mrs E built up a debt and is responsible for it. The bank has, through its agents, agreed an affordable repayment plan with her. I encourage Mrs E to contact the bank to resume her repayments or agree another arrangement. The adjudicator has already provided her with information about debt management agencies that can assist with her financial difficulties.

**my final decision**

My decision is that I do not uphold this complaint.

Philip Berechree  
**ombudsman**