

## **complaint**

Ms R complains that National Westminster Bank Plc took £2,000 from her account and sent her a bank card in her father's name. She also complains about abusive behaviour from NatWest's staff and that a manager followed her into another bank to cause trouble.

## **background**

Ms R said she discovered a betting company had fraudulently removed £2,000 from her account in October last year. She said she thinks the money was returned to NatWest but the bank won't refund her account.

NatWest said Ms R requested a 'chargeback' of the funds taken by a betting company because she thought it had taken too much money. NatWest said it found all transactions were authorised by Ms R and so the chargeback was unsuccessful.

Ms R said her father gets money to help with her personal care but hasn't had his name added to her account. She said NatWest hadn't explained the card and she won't use it as it would be identity theft. NatWest apologised but said it didn't know why the card was sent.

Ms R said that in response to the poor customer service she'd received, she told NatWest's manager she would bank elsewhere. She said the manager then followed her to another bank, which has CCTV evidence of her being verbally abused by the manager.

The investigator said NatWest hadn't taken funds from Ms R's account and her request for a refund was correctly declined. The investigator said receiving a card in her father's name had upset Ms R and NatWest should pay her £50 compensation. She said there was no evidence that Ms R's had been abused and followed by NatWest staff.

NatWest said it had discovered that Ms R's father had held a card on her account since 2014. He'd reported it lost in 2017 and so a new card had been sent as requested.

Ms R disagreed with the investigator's findings and said our service would have to face the legal consequences of aiding and abetting NatWest in its theft from her account. She said the £50 compensation recommended by the investigator, was an insult.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I haven't considered Ms R's complaints about our service.

Ms R thought NatWest had received a refund for her of £2,000 from a betting company. However, there's nothing to show this refund was made by the betting company, or requested by NatWest. A much smaller sum was paid into Ms R's account in respect of gambling winnings.

NatWest considered the chargeback requested by Ms R, but based on the evidence of her use of her betting account it decided against this. I've seen these transactions on her account and I think NatWest followed the correct procedure and reached a fair decision not to make a chargeback of her payments for gambling transactions.

NatWest now realise Ms R's father was entitled to hold a card on her account as he holds third party authority, and so the card in his name wasn't an error. It would have been preferable if NatWest could've made this clear to Ms R and ourselves when it was investigating her complaint. Not doing so caused her inconvenience and to make numerous contacts with NatWest and so I think the £50 compensation recommended by the investigator is still fair.

Ms R complained about being abused by NatWest's staff and that its manager followed her to another bank where she was verbally abused. NatWest deny that any abuse has taken place and Ms R hasn't provided any evidence of this. I'm sorry Ms R feels this way about NatWest's staff, but I'm unable to uphold her complaint without some supporting evidence.

### **my final decision**

For the reasons I have given it is my final decision that the complaint is upheld in part and I require National Westminster Bank Plc to pay Ms R £50 compensation for the inconvenience its inaccurate response to her complaint about her father's bank card has caused her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R to accept or reject my decision before 25 September 2017.

Andrew Fraser  
**ombudsman**