

## **complaint**

Mr I complains there was a delay in National Westminster Bank Plc crediting some money to his account with another bank. He was very worried about where his money was. Mr I wants to know what happened – as neither bank is taking responsibility.

## **background**

Mr I wanted to pay some money into his account with another bank (Bank 2). He did so by going into a NatWest branch and paying in cash using a bank giro credit form provided by Bank 2.

A week later, Mr I contacted NatWest as the money hadn't been credited to his account with Bank 2. After a few days NatWest confirmed there'd been a delay. But it didn't seem to be as a result of anything that it'd done. The bank had sent the form off for processing – so the money could be paid into Mr I's account with Bank 2.

NatWest confirmed to Bank 2 that the money should be credited to Mr I's account. This was done. The total delay was just over two weeks.

Mr I wasn't happy with what had happened. He'd been worried about where his money was. And after speaking to Bank 2 as well, it seemed neither was able to tell him which side had caused the delay. So he contacted us.

One of our adjudicators looked into Mr I's complaint. She also looked into his complaint about Bank 2 – just to make sure she got the best understanding possible about what had gone on.

The adjudicator established there was a third party involved – a payment processing company. But she couldn't get to the bottom of what had caused the delay. She couldn't be certain it was NatWest's fault. The adjudicator did note the terms and conditions of Mr I's account with Bank 2 didn't specify how long credits made through another bank – in this case NatWest – would take. So she didn't think it'd be fair to blame NatWest.

Mr I didn't agree with the adjudicator's view. In summary he felt nobody had got to the root of the delay. And he'd had to travel to the NatWest branch to speak to the staff there. During (one of) these visits the staff had told him he should expect the money to be credited to his account at Bank 2 within three to four days – and it wasn't.

## **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 can see Mr I feels very strongly about what happened. That's clear from what he's said to the adjudicator and NatWest (and Bank 2). And I can understand why. The amount involved was quite large – it's not the sort of money anybody can afford to lose. And I'm aware of Mr I's financial position, which he's set out in his note to me. So he was bound to be concerned about the delay in the money being credited to his account with Bank 2.

It's possible Mr I might not be considered as having a relationship (as defined by our rules) with NatWest. His (only) relationship is really with Bank 2. So there's an argument we shouldn't look into his concerns with NatWest. But I know the adjudicator was mindful to try and help Mr I as much as possible. So I've taken the same approach.

Like the adjudicator, I've also looked at Mr I's complaint about Bank 2 – to make sure I get the best possible understanding of what's gone on here. So he'll not be surprised to see there's a large amount of duplication in this decision and the one I've done in respect of his complaint about Bank 2.

But, having done so, I'm afraid I have to tell Mr I that I think the adjudicator's reached the right outcome here. I don't think it'd be fair to blame NatWest for the delay in the money reaching Mr I's account with Bank 2.

I can see the adjudicator's tried to respond to the various concerns Mr I has raised. Indeed, there's actually very little I can add to what she's already told Mr I.

I realise Mr I wants to know what actually happened. But I can't tell him which party caused the delay. It's possible it was NatWest. But it's possible it was the payment processing company. And it's also possible the way in which Bank 2 operates contributed to the problems. In the end, I think the combination of all these factors resulted in the delay.

Mr I would like us to carry out a full investigation into what happened. But that's not really our role. As an informal dispute resolution service, we look at the information available from both sides (and here that includes Bank 2). We don't carry out detailed investigations. If – based on what we can see from both sides – we feel a bank has made an error, we can tell it to put things right.

But here, I simply can't be sure which bank (or the processing company) made an error. I recognise that doesn't help Mr I. NatWest says it sent Mr I's credit off for processing – as that's what Bank 2 requires it to do. The processing company has accepted a batch of work (seemingly including Mr I's credit) went missing.

As soon as NatWest was told about the problem, it set about trying to sort things out. And it says it kept Mr I informed about what was happening. It was only a relatively short period of time between when NatWest became aware of the problem and it being sorted out. So I don't think it'd be fair to blame NatWest for the problems Mr I had.

None of the above is to suggest I don't sympathise with Mr I's position – far from it. It must be very frustrating for the two banks to – effectively – be saying it's not their fault (so it must be the other bank's responsibility). Indeed, I can see the adjudicator's experienced similar problems while she's been trying to look into things for Mr I.

Given how strongly Mr I feels about this, he may want to take the matter further through other routes. But my decision brings to an end what we – in trying to resolve his dispute with NatWest informally – can do for him. I know this will disappoint Mr I. I'm sorry I can't get to the bottom of what actually happened.

### **my final decision**

For the reasons I've given, my final decision is that National Westminster Bank Plc doesn't have to take any action to address the concerns Mr I has raised in this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 8 April 2016.

Andrew Davies  
**ombudsman**