

complaint

Mr L complains that National Westminster Bank Plc blocked one of his betting payments which stopped him from winning more than £8,000.

background

Mr L tried to use his NatWest debit card to pay for a bet of £22,000 to win £8,800 in November 2016 – but the payment (and a lower payment of £12,000) was blocked by NatWest so he missed the opportunity to make the bet. He says that there was money in his account. He complained to NatWest which said that the payment had been declined as a result of a security check and that it hadn't acted incorrectly. But in recognition of Mr L's inconvenience and frustration it credited his account with £100. Mr L wasn't satisfied with its response so complained to this service.

The adjudicator didn't recommend that this complaint should be upheld. She concluded that NatWest has its own terms and conditions which it needed to follow and that it was entitled to block Mr L's account. And she said that if Mr L was unhappy with the way that NatWest applies blocks he was entitled to explore other banks for an account which suited him better.

Mr L has asked for his complaint to be considered by an ombudsman. He says, in summary, that NatWest's fraud system shouldn't have highlighted his gambling transaction as he had money in his account and wants to use his money how he wants. He says that it's inconvenient for him to call and verify transactions and that he's requested that NatWest never blocks his transactions again.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. We offer an informal dispute resolution service. We try to resolve complaints by customers about financial businesses by looking at what we consider to be fair and reasonable in the circumstances. We have no regulatory or disciplinary role over those businesses. So I'm unable to require any of them to change the way that it conducts its business.

Banks have a very real interest in identifying and preventing fraudulent payments. They have developed sophisticated systems to help them to do so. But those systems don't – and can't reasonably be expected to – identify all fraudulent payments. And equally they do identify and block some legitimate payments that a customer has properly authorised and wants to be paid. That often causes distress and inconvenience to a customer – but it doesn't mean that the bank has acted incorrectly.

NatWest says that Mr L's transaction was declined due to a security check in line with its fraud prevention strategy – and that it's unable to guarantee that any future transactions won't be blocked again as the checks are part of its strategy to reduce fraud and the impact it can have on customers. I consider that to be fair and reasonable.

I'm not persuaded that NatWest has acted incorrectly. And I don't consider that it would be fair or reasonable for me to require it to guarantee that it won't block any of Mr L's future transactions. NatWest has credited Mr L's account with £100 in recognition of the inconvenience and frustration that he was caused – but that doesn't mean that it was at fault for blocking the transaction. I consider that NatWest has dealt with Mr L fairly and

reasonably – and in accordance with its terms and conditions. And I find that it wouldn't be fair or reasonable for me to require it to take any further action in response to Mr L's complaint.

my final decision

So my decision is that I don't uphold Mr L's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 30 June 2017.

Jarrold Hastings
ombudsman