

## **complaint**

Mrs B complains that National Westminster Bank Plc made one mistake after another with her accounts. And then it gave her inaccurate explanations for what it had done.

## **our initial conclusions**

Our adjudicator thought that NatWest had made a number of errors and given Mrs B incorrect information on several occasions. She could easily understand why this had caused Mrs B frustration. But she didn't think that we could fairly ask NatWest to make the joint account Mrs B's sole account. Neither did she think it could correct the current problems with the sole account. So she thought the only way forward now was for Mrs B to open a second sole account.

Taking everything into consideration our adjudicator thought NatWest should make a payment to Mrs B for distress and inconvenience. She said NatWest had already paid £110. But she thought it should fairly pay a further £200.

NatWest accepted this. Mrs B didn't and asked that an ombudsman review her complaint.

## **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've finished looking at Mrs B's complaint. I think the offer of £200 that NatWest has agreed to is fair and reasonable. It follows I'm not going to ask it to do anything else. I explain below why I've come to this conclusion.

*the bank has made a number of mistakes and it should compensate Mrs B for this*

It seems Mrs B is at the end of her tether. I don't find that surprising. She is in the midst of a very tough time and her bank has made things worse for her. No wonder she appears to feel let down and dissatisfied.

When Mrs B went to see the bank about her joint account I'd have expected it to have told her that it couldn't do what she wanted it to do and explain why. I'd further have expected it to tell her that it thought the correct thing to do was to freeze her account. I think it was reasonable for her to expect that her new sole account would work perfectly. And that if she had any problems with it she'd get an explanation straightaway and the problem would be solved. Both Mrs B and NatWest tell us that none of this happened.

Instead she went backwards and forwards with one problem after another. I think this undoubtedly caused her distress and inconvenience. I think the offer of £200 in addition to the £110 the bank has already paid out is an appropriate award. I recognise though that Mrs B is unlikely to agree with me on this point.

*why it's not correct to ask NatWest to put aside its policies in this particular case*

Mrs B seems particularly upset because she thinks legally NatWest didn't have to do the things it has done. Rather it has just chosen to follow its internal policies. Even if that is so - I don't think it's unfair or unreasonable for the bank to follow its own policies. Mrs B doesn't seem to be out of pocket because of this.

Further, I understand that Mrs B thinks NatWest is not giving her an accurate explanation of why she has had problems operating her sole account when she goes online. I see where she's coming from. NatWest says she cannot operate her sole account online due the steps it has taken under its policies. But for a long time she was able to operate her sole account online suggesting that NatWest has not always applied its policies in a consistent way. NatWest has given no satisfactory explanation about this particular issue. That said, it's clearly applying its policies now and I cannot tell it that it shouldn't.

For all of these reasons I don't think it's fair and reasonable to ask NatWest to do anything further.

### **my final decision**

My final decision is that National Westminster Bank Plc should pay Mrs B £200 for distress and inconvenience as it has already agreed to do. This £200 is in addition to the £110 it has already paid.

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

Joyce Gordon  
**ombudsman**