

## **complaint**

Mr C complains that National Westminster Bank Plc made him attend a branch to prove his identity and then later closed his account.

## **background**

Mr C had a current account and a credit card account with NatWest. He says his online banking was blocked and he was told to go to his branch to get the block removed. He says that, although he went to the branch as requested, the block was not removed and so he had to contact NatWest again.

Mr C says he was then told to take his passport to his branch – which meant that he had to make a second long trip to pick up his passport and go again to the branch, where he spent a long time while things were updated but still could not use his current account. He says that this, in turn, stopped him from paying into his credit card account.

NatWest gave Mr C notice to close his current account, which Mr C believes was done because he had complained. NatWest said the account had been closed in line with its terms and conditions.

As things were not settled, Mr C brought his complaint to this service where one of our investigators looked into it. From the evidence, the investigator was satisfied that the problem initially began because Mr C was unable to answer the necessary security questions when he called NatWest to try to make a change on his account.

Whilst the investigator did not feel it had been unreasonable for NatWest to block the account in the circumstances, she felt that there had been a degree of administrative confusion on NatWest's part – which had caused Mr C inconvenience. NatWest agreed to pay Mr C's travel costs of £60 and give him a further £100.

The investigator felt that this was a fair settlement and recommended that Mr C should accept it. Mr C did not agree and said, in summary, that his travel costs had been more than £60 and that the compensation payment was also too low.

## **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'm satisfied that the need for Mr C to prove his identity arose because he was unable to answer the questions that NatWest asked him. But I also consider that NatWest put Mr C to the unnecessary inconvenience and expense of a second journey to the branch.

It has now agreed to pay what Mr C originally told it were his travel costs, and Mr C has not produced any evidence that his actual travel costs were more.

The £100 which NatWest has offered is, in my view, a fair and proportionate amount to reflect inconvenience in this case – including call costs.

I have seen nothing to lead me to conclude that NatWest's decision to close Mr C's current account was to punish him for complaining. It was entitled, under the terms of the account, to give him notice to close. Similarly, I can't identify that the problems Mr C tells us he has encountered with his other banking providers were caused by NatWest.

Mr C had not made any payments to his credit card account since April 2015. It had already defaulted with a substantial debt and I accept that NatWest made numerous unsuccessful attempts to contact Mr C about repaying the balance.

Mr C says he had tried to amend his address with NatWest and that NatWest's failure to register the change had caused him to be unable to repay the debt. He also says that the credit card account had disappeared from his mobile banking app, which he assumed meant the debt was on hold – though he did not, apparently, make any attempt to check that with NatWest.

I can see that NatWest later offered to give Mr C the benefit of the doubt and amend the credit file information if he repaid the debt by the agreed date. But no payment was made. Given that, I am not persuaded that any difficulty caused by the registration of the debt on Mr C's credit file is because of wrongdoing by NatWest.

Taking everything into account, I find that the investigator's recommendation represents a fair and proportionate settlement of this complaint.

### **my final decision**

My final decision is that National Westminster Bank Plc must pay Mr C £160.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 1 March 2017.

Jane Hingston  
**ombudsman**