

complaint

Mrs U complains about the service she has received from National Westminster Bank Plc. She repeatedly asked it for statements to show how much she owed, but it did not send them. She is also concerned that it may have mis-calculated her debt.

background

In 2007 NatWest obtained a county court judgment against Mrs U. It covered all her debts to it at the time. Since then Mrs U has been making regular repayments through NatWest's solicitors. NatWest has also applied a number of refunds connected with insurance products to Mrs U's outstanding debt. Mrs U has been keen to establish how much debt remains and how it is made up. She has received inconsistent information from NatWest and its solicitors. She has made numerous requests for statements showing all payments and credits. In May 2013, following the involvement of this service, NatWest's solicitors sent Mrs U a breakdown of all amounts they had received, since the date of the county court judgment. She has also now received a statement detailing all payments.

NatWest accepts that it provided Mrs U with a poor level of service. It agrees it should have sent her statements and a breakdown of her balances sooner than it did. It has offered her £200 as compensation. The adjudicator considered that to be reasonable. She explained that this service cannot comment on the level of debt that the court decided was legitimate. So if Mrs U believed the judgment amount was incorrect, she would need to approach the courts about it.

Mrs U is unhappy with the adjudicator's view. She would like compensation of £500 to reflect NatWest's delay in providing her with the information she requested, and the fact that its mistakes caused her serious embarrassment for a long time.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. Having done so, I have come to the same conclusion as the adjudicator, for similar reasons.

It is not in dispute that that NatWest did not give Mrs U the level of service she was entitled to expect. It is clear that Mrs U has been making a genuine effort to repay her debt. And I can understand that not knowing where she stood as regards the remaining debt will have caused Mrs U stress and anxiety.

But as the adjudicator explained, awards made by this service for distress and inconvenience tend to be modest. Mrs U now has the information she needs. The court decided how much Mrs U had to pay in 2007. I cannot interfere with its judgment. Mrs U now has full details of the payments that have been applied to reduce the debt, since the date of the judgment. I hope that she now has a much clearer picture of where things stand. Having considered all the circumstances, I consider NatWest's offer of £200 to be reasonable.

my final decision

My decision is that I uphold this complaint in part and direct National Westminster Bank Plc to pay (not credit) Mrs U £200 in full and final settlement of this complaint.

Juliet Collins
ombudsman