

## **complaint**

Mr P complains that National Westminster Bank Plc made errors in forms sent to the Department of Work and Pensions (DWP). As a result, the DWP stopped making payments to his mortgage account. He asks for compensation.

## **background**

Mr P has an offset mortgage with NatWest. It has an agreed facility of about £50,000. Mr P initially borrowed £10,000 and increased his borrowing later.

Mr P says NatWest made errors when completing a form for the DWP. As a result, it stopped making payments to his mortgage account. It's now investigating how he used money he borrowed in 2008. Mr P says NatWest hasn't kept good records, which is unprofessional.

The adjudicator didn't recommend that the complaint should be upheld. She said:

- NatWest made an error when it said on a form for the DWP that the mortgage had been repaid. It gave the DWP correct details within two weeks. Otherwise, it filled in the form correctly and in the same way as previous years. It hadn't made an error about the amount Mr P had initially borrowed or the amount outstanding.
- NatWest isn't responsible for the DWP's decision to investigate how Mr P used the drawdowns in 2008 or its decision to stop making payments.
- NatWest's payment of £100 compensation for the upset caused by its error is reasonable.

Mr P didn't agree. He said NatWest made an error and should compensate him fairly for his losses and his time. He thinks NatWest's error led to the DWP stopping payments.

Mr P is having difficulty making payments. He says NatWest didn't respond to his requests for information to help him sort out his payments. The adjudicator said we can't investigate new issues. Mr P must first raise his complaint with NatWest. She said he should contact NatWest if he's in financial difficulty.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Where the evidence is incomplete, inconclusive or contradictory, I reach my decision on the balance of probabilities – in other words, what I consider is most likely to have happened in light of the available evidence and the wider circumstances.

The DWP wrote to Mr P in September 2015. The letter raised two issues.

First, it said NatWest made an error when completing a form saying Mr P's mortgage had been repaid when this wasn't the case. I'm satisfied NatWest corrected the error within two weeks. The letter said DWP had received confirmation that the mortgage hadn't been repaid.

Second, the letter said the DWP had noticed that not all the outstanding mortgage loan had been used to buy the property. The DWP wanted to know when Mr P had borrowed the extra

money and what it had been spent on. It needed this information before re-inputting his mortgage details.

The DWP stopped making payments to Mr P's mortgage account. I think it's unlikely this was due to NatWest's error, which had been corrected. I think it's more likely the DWP stopped payments because it needed information about how Mr P spent the money.

Unfortunately, Mr P can't provide documents to show the money was spent on extending and improving his house in 2008. I don't think this is due to an error by NatWest. It doesn't have to keep records indefinitely. From what Mr P says, the DWP has asked for more details and evidence about how the money was spent than it's likely he provided to NatWest.

NatWest offered £100 compensation for the upset caused by its error. I think this is fair and reasonable in the circumstances.

If Mr P has new concerns about NatWest not providing information, he should first raise this with NatWest. He should also contact NatWest if he's in financial difficulties.

### **my final decision**

My decision is that I do not uphold this complaint as I find the steps taken and compensation offered by National Westminster Bank Plc fair and reasonable in the circumstances.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 11 April 2016.

Ruth Stevenson  
**ombudsman**