

The complaint

Mr H updated National Westminster Bank Plc that he was travelling abroad, and he complains about his account being blocked, causing a financial loss.

What happened

Mr H was travelling to Country A and he planned to purchase a property using funds from his NatWest account. He says he informed NatWest representatives that he was travelling to Country A and wouldn't be contactable on his recorded mobile number and he was informed this was noted.

When in Country A, Mr H used his NatWest card to make a £200 purchase and, as this was flagged for a security check, NatWest tried to call him. As NatWest were unable to get hold of Mr H, they couldn't confirm the transaction was genuine and they applied a block to his account.

Mr H says this account block prevented him from purchasing a property and when he returned from Country A he complained to NatWest. He also complained about NatWest incorrectly recording his name and email address.

NatWest said they correctly applied the security check and subsequent account block. They explained that their representatives should've told him to record his travel plans on his mobile banking APP or online banking. They apologised to Mr H and offered him £200 compensation for not having advised him of this procedure and not updating his name or email address.

Mr H complained to our service, but our investigator considered NatWest's apology and compensation to be fair and reasonable.

As Mr H remains dissatisfied, this case has now been referred to me to look at.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I'm not upholding this complaint and I'll explain why.

I should explain that our role is to consider the submissions presented and, where we think a business hasn't acted fairly and / or reasonably in the circumstances, to decide what should be done to put right any financial, or non-financial losses that a consumer has experienced. And, in cases where information is incomplete, inconsistent or contradictory, I must reach my decision on the balance of probabilities – in other words, what I consider most likely to have happened in light of the available information.

From reviewing the file, including Mr H's testimony, I'm persuaded that Mr H informed NatWest representatives that he was travelling abroad. And I note that, in NatWest's final response letter, they appear to accept that Mr H wasn't advised of the necessity to record his travel plans on either his mobile banking APP or online banking. Also, although I think it's more likely than not that a NatWest representative recorded Mr H's travel plans, I'm satisfied an entry wasn't made on NatWest's system.

NatWest haven't been able to produce any records to show the exact reason the £200 payment made in Country A was flagged. Although I accept NatWest's explanation that this was due to automatic system flagging and it isn't possible to know the exact reason, it may well not have occurred if NatWest had a record of Mr H visiting Country A. I say this because:

- NatWest's website says, *'If you intend to use your personal debit or credit card abroad it is best that you let us know. Telling us in advance that you're travelling will notify our transaction monitoring systems you will be using your debit or credit card abroad. This will help us to reduce the likelihood of your transactions being blocked'*.
- NatWest have a procedure to capture travel information
- NatWest can't confirm this wasn't the reason the transaction was flagged

However, even if NatWest had Mr H's travel information, I think it more likely than not that a much higher value payment (for the property) would've also been flagged for a security check / call. I say this because it would've been seen as a high risk and high value international transaction and NatWest have responsibilities to protect customers from fraud and scams. These responsibilities are set out in their terms and conditions and built into their procedures and systems.

I recognise that Mr H may have been in an area of Country A where it was difficult to receive calls or communicate with NatWest, but by choosing not to acquire a SIM and not be contactable, I think Mr H put himself in a position where there was a potential risk to his purchasing plan. Also, I can't see that Mr H has provided any evidence of his financial loss or information to explain the steps he took to contact NatWest to mitigate his loss when he discovered he couldn't purchase the property.

So, considering the above, I don't think it is either unfair or unreasonable for NatWest not to consider further redress here.

I then considered if NatWest's £200 compensation offer was fair and reasonable for the above-mentioned mis advice and the incorrect recording of Mr H's name and email address.

I should explain that assessing compensation isn't an exact science and our approach when making awards for non-financial loss is detailed on our website and tends to be modest. I looked closely at all the information on file to assess the impact of these errors on Mr H and I reviewed this alongside our guidance. Having done so, whilst I recognise Mr H's annoyance and frustration, I'm satisfied that NatWest's apology and £200 compensation offer is fair and reasonable.

I appreciate Mr H will be disappointed but I'm not upholding this complaint.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 26 February 2024.

Paul Douglas
Ombudsman