

The complaint

Mr L and Ms V complain that National Westminster Bank Plc did not send Ms V a replacement debit card.

What happened

Mr L and Ms V have a joint account with NatWest. As Ms V's debit card was due to expire in June 2021, a new debit card was ordered for her, and NatWest say this was dispatched to her on 28 May 2021. But Ms V didn't receive this. So NatWest recorded this on their system as lost, and they issued her a new debit card which they dispatched on 29 June 2021, but again, Ms V did not receive this card, so NatWest recorded this card as lost, and they reissued her with a new debit card which they dispatched on 12 November 2021. Mr L made a complaint to NatWest as he said they caused Ms V untold problems and stress as she had no access to funds or cash without a debit card.

NatWest did not uphold Mr L's complaint. They said they wrote to Mr L on 22 October 2021 asking him to contact them by 1 November 2021, so he could let them know if Ms V had received her replacement debit card. They said if no debit card has been received, they needed authorisation from Mr L or Ms V to report the card as lost and have a new debit card issued to the statement address that they hold on file. Mr L and Ms V brought the complaint to our service.

NatWest offered Mr L and Ms V £500 compensation after the complaint was brought to our service. They told us that the address for Ms V's debit card did not have a postcode presented and therefore, they were unable to confirm if this was the error for the debit card not being received. They also said they had been sending emails to Mr L at his registered email address, but he changed the email address on 28 January 2022, so they should have sent emails to his new email address after this date, not his previous email address. Mr L and Ms V rejected NatWest's offer.

Our investigator felt the £500 offer was fair. He said as the account was joint, it provided another debit card that belonged to Mr L. And the transactions list shows the account was being used regularly on a daily basis. So, it doesn't seem that not having Ms V's debit card caused them a massive financial hardship. He said NatWest should've noticed Ms V's address didn't have a postcode when they initially ordered her a new debit card and put this right then. He said Mr L responded to an email on his previously registered email address on 20 October 2021 which suggests he had access to that email address, but NatWest should have emailed his new email address from 28 January 2022.

Mr L and Ms V asked for an ombudsman to review their complaint. They said since they left the UK over a decade ago, they informed NatWest of their change of address to their carer address. They said that they find the fact that NatWest did not have a postcode present when dispatching replacement debit cards in 2021 is highly implausible. They said Mr L travels extensively both domestic and internationally, so it is not an accurate summary that because Mr L was able to use his debit card on a regular basis that this didn't put Ms V in a massive financial hardship, and as they are not based in the UK, this placed even more of a

constraint to access funds from their account. They said that NatWest should at least partly refund the fees they charged them for the account.

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.

I've considered what Mr L and Ms V have said regarding it being implausible that Ms V's postcode was not included in her address despite them informing NatWest of their change of address over a decade ago. While I can understand why Mr L and Ms V feel this way, I have had sight of the card ordering screens from NatWest for Ms V's debit cards. And I can confirm that the card despatch address for the cards they dispatched on 28 May 2021, and on 29 June 2021 did not contain the postcode on the card dispatch address. So I'm satisfied that NatWest have told Mr L and Ms V the truth here.

I can see that Mr L sent NatWest an email on 10 November 2021 with an address to send Ms V's card. This does contain a postcode. So when NatWest dispatched a new debit card to Ms V on 12 November 2021, I've looked at the card ordering screen again, and I can confirm this does show a postcode. And Ms V used this card, so it must have reached her. So on the balance of probabilities, it does appear that the issue with the previous cards issued was because NatWest didn't include the postcode when they should have done.

If NatWest had included the postcode originally, then it's plausible that Ms V wouldn't have had to have waited just over five months for a card to be dispatched which would reach her (28 May 2021 was when the first card was despatched and 12 November 2021 was the date of when the card was dispatched which eventually reached Ms V, and she started using this in March 2022, based on what NatWest have told us).

NatWest have also communicated with Mr L with a different email address than what they should have used. They have told us that Mr L changed his email address on 28 January 2022, but I can see they have sent emails to his previous email address, which could be distressing for Mr L.

So I've considered what would be a fair outcome for this complaint. In doing so, I've considered what Mr L and Ms V have said about the impact these issues have had on them, especially as Mr L travels a lot and they aren't together to make purchases often, so Mr L having access to his card does not equate to no or little impact on Ms V. And I agree with this. Even if they were in the same location (which it appears they often weren't), then it would cause Ms V a lot of inconvenience to rely on Mr L to withdraw cash/make purchases with his card alone.

So I do think there was a greater impact on Ms V than what has been acknowledged. But I'm not persuaded that it would be proportionate for NatWest to refund any account fees they charged Mr L or Ms V. I say this as the fees were linked to the account, not a card. There didn't appear to be any restrictions on the account itself. The statements show purchases, and they show that Mr L and/or Ms V had been able to transfer funds to third party UK banks/building societies also. So I'm unable to agree to a refund of fees.

But I'm persuaded it would be proportionate for NatWest to pay Mr L and Ms V compensation for the distress and inconvenience that their actions caused Mr L and Ms V. After all, if they had included a postcode on the May 2021 card which was dispatched, then it's likely that all of what happened would have been avoided, and Ms V wouldn't have been without a debit card for months, which had an impact on her. And they should have communicated with Mr L at his registered email address.

NatWest have offered £500 compensation. I'm satisfied that this is fair for what happened here. And it is in line with our awards for the distress and inconvenience that Mr L and Ms V was caused. So it follows that I'll be asking NatWest to put things right for Mr L and Ms V.

Putting things right

NatWest have offered £500 compensation for distress and inconvenience to Mr L and Ms V, which I think is reasonable in the circumstances.

My final decision

I uphold this complaint. National Westminster Bank Plc should pay Mr L and Ms V £500 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L and Ms V to accept or reject my decision before 9 April 2024.

Gregory Sloanes
Ombudsman