

## **The complaint**

Mr J complains that National Westminster Bank Plc blocked a payment he was trying to make to his solicitor.

## **What happened**

Mr J says that on 11 January 2024, while utilising NatWest's telephone banking service, a call handler blocked a payment he tried to make with her to his solicitor out of spite, despite him providing all of the security information correctly. Mr J made a complaint to NatWest.

NatWest did not uphold Mr J's complaint. They said they did not agree that the call handler provided a poor service and was spiteful. NatWest said she was asking relevant questions and explained the purpose of this. They said when payments are being made it's important that they ensure customers are not being scammed or forced into making payments, so additional checks and questions will be asked at times. They said the payment was made the following day. Mr J brought his complaint to our service.

Our investigator did not uphold Mr J's complaint. She said NatWest have set processes to protect consumers from fraud and financial crime, and the call handler on this call was following these processes and asking set security questions. She didn't agree that there had been any error or unprofessionalism by NatWest or that the block was applied out of spite. Mr J asked for an ombudsman to review his complaint.

## **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'd like to explain to Mr J that it is not within this service's remit to tell a business how they should run their security procedures, such as when to block attempted payments. It would be the role of the regulator – the Financial Conduct Authority, who have the power to instruct NatWest to make changes to their policies and procedures, if necessary.

Banks and building societies have an obligation to try and keep their customers' accounts safe and prevent fraudulent transactions. Sometimes they identify and block legitimate payments that a customer wants to take place. This can cause distress and inconvenience to a customer – but it doesn't necessarily mean they have acted incorrectly.

I've listened to the call Mr J had with NatWest when the payment was blocked. But I can't agree that the payment was blocked out of spite. The call handler explained why she needed to know certain information and Mr J didn't answer the questions why he was making the payment, despite being asked several times. While it is Mr J's right not to answer the questions, NatWest also have the right to refuse to make the payment in order to protect Mr J's account, based on the terms and conditions of the account. So it follows I don't require NatWest to do anything further.

**My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 17 May 2024.

Gregory Sloanes  
**Ombudsman**