

The complaint

Mr C complains about the level of service he received from National Westminster Bank Plc (NatWest) when he couldn't use their APP and biometrics on his mobile phone.

What happened

I issued a provisional decision on 2 April 2024, and this is what I said:

I've considered the relevant information about this complaint.

Based on what I've seen so far, there will be a different outcome to what our investigator proposed.

Before I issue my final decision, I wanted to give everyone a chance to reply.

I'll look at any more comments and evidence that I get by 16 April 2024. But unless the information changes my mind, my final decision is likely to be along the following lines.

The complaint

Mr C complains about the level of service he received from National Westminster Bank Plc (NatWest) when he couldn't use their APP and biometrics on his mobile phone.

What happened

Mr C is a senior citizen who sought Banking APP assistance from NatWest because he couldn't fully use on-line banking.

Mr C still can't use the APP on his mobile phone, and he feels let down by NatWest. He says NatWest branch staff were insistent that he put the APP on his phone and then didn't do enough to help him, resulting in him having to visit the branch and pay charges. The lack of help includes NatWest missing a planned appointment with Mr C and not replying to his emails.

Mr C complained to NatWest. They said they hadn't made an error but as an acknowledgement that their support and service should've been better, they offered Mr C £30 compensation.

Mr C brought his complaint to our service, but our investigator thought NatWest's resolution was fair.

Aa Mr C remains dissatisfied and feels the compensation amount should be higher, this complaint has been referred to me to look at.

What I've provisionally 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 have a different view to the investigator, and I'll explain why I'm upholding this complaint. I'll focus on what I think are the important points to reach a final decision. But I've carefully considered all the points Mr C has made, even if I don't specifically address them all.

Also, in cases like this, 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, I can see that NatWest staff did make attempts to assist Mr C with both the APP and biometrics, but I think they should've done more to help him and in the following I can see that NatWest accept this:

'I acknowledge that if they were unable to support you with the technical issue, they should have raised a complaint or an incident at the first instance itself so that the matters would not have become so unnecessarily delayed and caused you such inconvenience. I have no valid explanation for this error other than due to an oversight on our part'.

Also, Mr C has provided evidence of emails not being responded to and a planned appointment missed. And NatWest also acknowledge this in the following:

'I would like to assure you that the poor service you have received is in no way indicative of the standard of service we strive to achieve here at NatWest. I am sorry for this. Turning to the length of time you have had to wait during your appointments as the first one got failed to appear and in the second one the staff was not told of the same. Also, there was not any room left due to which you had to wait in standing area and then had to left with another meeting you had. I have no valid explanation for this error other than due to an oversight on our part. I am sorry that you have encountered problems when contacting Customer Services to discuss your issue'.

So, from reviewing the file, I'm satisfied that NatWest could've done more to help Mr C and should've provided a better level of service.

I then considered the impact on Mr C and whether NatWest's compensation offer was fair and reasonable.

I can see that the on-line banking issues were intermittent, there were other ways for Mr C to do his banking and NatWest did offer some support including trying to call Mr C. However, I'm persuaded from Mr C's submissions that the above acknowledged poor service caused him distress, inconvenience and a loss of confidence. So, I think the compensation amount here should be greater than £30.

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. Having considered our approach together with all the information on file, I think the impact here is more than minimal and NatWest should provide Mr C with an additional £100.

So, having considered the above my provisional decision is to uphold this complaint and I require NatWest to pay Mr C £130 compensation less any amounts already paid.

My provisional decision

For the reasons I've given above, it's my provisional decision to uphold this complaint.

I require National Westminster Bank Plc to pay Mr C £130 compensation less any amounts already paid.

I'll look at anything else anyone wants to give me – so long as I get it before 16 April 2024. Unless that information changes my mind, my final decision is likely to be as I've set out above.

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 didn't receive a response from Mr C and NatWest said, *'there are no further points we wish to make'*.

So, as no further arguments or evidence have been produced in response to my provisional decision, my view remains the same.

I therefore adopt my provisional decision and reasons as my final decision.

My final decision

My final decision is that I uphold this complaint and I require National Westminster Bank Plc to:

- Pay Mr C £130 compensation less any amounts already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 16 May 2024.

Paul Douglas
Ombudsman