

The complaint

Miss F complains that National Westminster Bank Plc (NatWest) didn't make a transfer when she requested it.

What happened

Miss F holds an account with NatWest. In January 2024 she called NatWest to make a transfer from her account - this was to pay her rent. Whilst on the call, the agent confirmed that the transfer had been made.

Miss F was later contacted by her landlord who said it hadn't received the funds. Miss F called NatWest to find out why the transfer hadn't been made and to arrange for it to be made again. NatWest apologised and made the transfer the same day.

Miss F was unhappy with NatWest because she said her landlord had given her a notice of termination because she was late in paying her rent. She complained.

NatWest responded to Miss F and acknowledged that it had given her wrong information when she originally requested the transfer. However, when she called it back it ensured the payment went through. It said that the payment was made on the same day, so it didn't think it was the reason she'd received her notice of termination. But it did recognise it had caused her distress and inconvenience. It paid her £100 compensation to reflect this.

Miss F remained unhappy and brought her complaint to this service. One of our Investigators considered the matter, but they didn't think NatWest needed to do anything further. Miss F disagreed and asked for the complaint to be considered by an ombudsman.

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've reached the same outcome as the investigator for broadly the same reasons.

NatWest isn't disputing that it didn't make the transfer when Miss F originally made the request. So, I'm satisfied it didn't do what it was supposed to do.

However, I can see from Miss F's statements, that when she called it back, it arranged for the funds to be transferred and this time it was successful. This meant, the request to move money from Miss F's account to the other account was done on the same day.

I understand Miss F thinks NatWest is the reason she received her eviction notice. But I've seen a copy of the notice and it looks as if Miss F was in arrears already, so I don't think this was down to NatWest's error.

I accept that the transfer not being made caused Miss F worry and inconvenience. She said her landlord wasn't very nice to her when she originally said the money had been

transferred. And when she realised it hadn't gone through, she had to call NatWest again and make the request a second time. This took time out of her day and left her worried about her living situation. But I can see NatWest has recognised this and paid £100 compensation to Miss F. I think this is fair compensation in the circumstances.

Taking everything into the round and knowing that the transfer was made on the same day, albeit slightly later than Miss F had hoped – I don't think NatWest needs to do anything more.

Miss F has provided details about her current situation, and I understand she is having difficulties finding alternative accommodation. I hope she can resolve this soon.

My final decision

For the reasons I've explained above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 26 July 2024.

Rachel Killian
Ombudsman