

## **The complaint**

Mrs G complains National Westminster Bank Plc hasn't refunded a transaction they didn't carry out or authorise.

## **What happened**

Mrs G had a savings account with NatWest with a debit card ending 1172. Her account was closed by NatWest in September 2022.

Mrs G says NatWest allowed a payment of just over £27,000 to leave her account on 16 June 2022. Mrs G says she was abroad at the time, and that she didn't carry out or authorise the transaction. Mrs G says she reported this to NatWest in October 2022 – as soon as she returned to the UK – and reported fraud on another account she held with another bank. NatWest says Mrs G complained in March 2023.

NatWest looked into Mrs G's claim and said that there was no evidence that this was a fraudulent transaction given, amongst other things, that it was a CHAPS payment that had been authorised in branch – a process that involved Mrs G's genuine card and PIN being used and photographic ID. Mrs G was unhappy with NatWest's response and complained to NatWest and then to us. In the meantime, Mrs G says the other bank refunded her.

One of our investigators looked into Mrs G's complaint and initially said that NatWest hadn't evidenced the fact that the transaction in question had been authorised by Mrs G. Because of that, our investigator said that NatWest hadn't acted fairly when it had held Mrs G liable. NatWest wasn't happy with our investigator's recommendation and sent in additional evidence which it said showed that it hadn't acted unfairly holding Mrs G liable. Having reconsidered all the evidence, our investigator didn't recommend that this complaint be upheld. Mrs G wasn't happy and asked for her complaint to be referred to an ombudsman. Her complaint was, as a result, passed on to me.

## **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'm satisfied that the payment Mrs G is disputing had to be authorised in branch because it was such a large payment. That involved several steps, including the use of Mrs G's genuine card and PIN and the production of photo ID. I'm satisfied that the card used on 16 June 2022 was sent to Mrs G's UK address on 31 May 2022 – having been ordered in branch in person which would also have involved photo ID and security questions. The PIN details were sent on the same day. That means that whoever authorised the transaction on 16 June 2022:

- would have had to go into branch twice – once to order the new card and once to authorise the transaction;
- would have needed to produce photo ID for Mrs G;

- would have needed to know the answers to the security questions asked at the branch; and
- would have needed to have access to Mrs G's mailbox and to have received the letters sending out Mrs G's new card and PIN details.

Mrs G has sent us copies of plane tickets and boarding passes together with some, but not all, of her passport as well as a statement for a local account to show that she was abroad at the time. I agree that this evidence shows that she may well have been abroad at the time, although it doesn't prove she was. But that doesn't in itself prove that the transaction she's disputing isn't one she carried out or authorised. More importantly, I think the steps that an unknown third-party fraudster would have to have taken in order to make the disputed transaction – including the steps listed above – aren't a likely explanation for what's happened here. In the circumstances, I agree with our investigator that NatWest didn't act unfairly when it said it couldn't refund the transaction Mrs G has disputed. So, I'm not going to uphold 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 Mrs G to accept or reject my decision before 7 August 2024.

Nicolas Atkinson  
**Ombudsman**