

The complaint

Miss P complains about the inconvenience, distress and financial issues caused to her by National Westminster Bank Plc's delay in sending her a replacement debit card.

What happened

Miss P's bank debit card was lost or stolen, and she subsequently lost her mobile phone, impacting her ability to use online banking.

On 18 May 2023, Miss P reported her missing card to NatWest. Miss P says she was informed a replacement card would be sent to her but, despite a number of further requests, she didn't receive her card until 22 June 2023 and the PIN until 26 June 2023.

Miss P complained to NatWest about the distress, inconvenience and financial impact. NatWest apologised, accepted they'd made an error and offered Miss P £100 compensation. NatWest also said they would look at any out-of-pocket expenses.

Miss P escalated her complaint to our service as she feels the amount of compensation NatWest offered is '*wholly inadequate to cover the extensive financial and emotional harm caused*' and that it '*fails to address the weeks of distress, anxiety, and hardship endured as a direct result of their negligence*'. However, our investigator's view was that it was a fair and reasonable amount of compensation.

As Miss P remains dissatisfied, her complaint was referred to me to look at.

I issued a provisional decision on 15 June 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 2 July 2024. But unless the information changes my mind, my final decision is likely to be along the following lines.

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'm upholding this complaint and I'll explain why.

As NatWest are unable to explain why a replacement debit card wasn't ordered earlier and accept they've made an error, what's left for me to do is assess whether NatWest's offer of £100 together with out of pocket expenses is fair and reasonable for the inconvenience, distress and financial impact on Miss P.

Having identified and listened to some of the call recordings, I'm persuaded that Miss P did request a replacement card on 18 May 2023. Miss P said she made two calls on 18 May 2023 and, on 14 June 2023, a manager refers to a second call on this date. Also, considering Miss P initially request a replacement card on this date and consistently made comments on the other available call recordings, I think it more likely than not that a first request was made on this date and there was either a system or operator error.

So, considering the above and the delivery timeframe, the period that Miss P was without her debit card was just under 4 weeks (18 May 2023 to 14 June 2023).

From listening to the calls and reviewing Miss P's submissions, I'm persuaded that she found this delay distressing and inconvenient, and I think some of this could've been alleviated if NatWest had mentioned and discussed an emergency method of withdrawing cash without a card.

Although Miss P has given information on her financial impact, it's clear from the calls that she was able to use her NatWest credit card and make transfers to it. I appreciate Miss P may have been reluctant to use this and had identity document challenges but, as an alternative payment method and branch network was available to her, I'm not persuaded that it would be fair or reasonable to ask NatWest to pay compensation for an inability to make payments and purchases.

Having considered the above and all the information on file, as it's now clear that:

- *The period of inconvenience and distress was just under four weeks*
- *There was more than one failure to request a replacement card*
- *There was a method of accessing emergency cash, but this wasn't mentioned*

I think the compensation should be increased. So, I'm upholding this complaint and I require NatWest to increase the compensation from £100 to £200.

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 Miss P £200 compensation less any amounts already paid.

I'll look at anything else anyone wants to give me – so long as I get it before 2 July 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 either party. 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 above provisional decision and reasons as my final decision.

My final decision

For the reasons I've given in my above provisional decision my final decision is to uphold this complaint against National Westminster Bank Plc.

I require National Westminster Bank Plc to pay Miss P £200 compensation less any amounts already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 4 August 2024.

Paul Douglas
Ombudsman