

The complaint

Mr E is unhappy with how he was treated by National Westminster Bank Plc when he opened an account.

What happened

Mr E tried to open an account in one of the bank's branches on 6 March 2024. After problems with his documentation due to a bank error it was not opened until 18 March 2024.

Mr E says this meant he had to visit the branch on three separate occasions and he was made to feel like a second-class citizen. He says his treatment was discriminatory and left him distressed and anxious. He says the £250 compensation NatWest paid is not sufficient, he asks for £5,000.

In its submission to this service NatWest acknowledged its account opening process had not worked well for Mr E and said it had apologised to him for the conduct of branch staff. It denied this had been discriminatory - whilst accepting that was how Mr E had felt. It maintained the £250 compensation was fair.

Our investigator did not uphold Mr E's complaint. He said NatWest had accepted its service fell short of what Mr E was entitled to expect. He found the compensation already paid to fairly reflect the distress this had caused.

Mr E disagreed and asked for an ombudsman's review. He set out the timeline of events and branch visits and described in more detail how the branch interaction on 15 March 2024 had made him feel.

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 have thought carefully about all the points Mr E raised. In keeping with our role as an informal dispute resolution service – and as our rules allow – I will focus here on the issues I find to be material to the outcome of his complaint.

I am not upholding Mr E's complaint. I'll explain why.

It's not in dispute that the service NatWest provided to Mr E was poor and extended the account opening process causing him stress and inconvenience. NatWest has apologised for this and provided feedback to the branch and members of staff involved.

What remains in dispute is the appropriate level of compensation for the distress and inconvenience Mr E suffered. I am sorry the interaction had such a detrimental impact on Mr E, but I find £250 to be fair and reasonable. I say this after taking into account how long the issue went on for and what Mr E had to do to resolve it.

Mr E also believes he was treated in a discriminatory way. In terms of discrimination, it is for

the Courts to determine if a business has acted unlawfully. Our role is to decide what's fair and reasonable in all the circumstances of each particular case. In reaching that decision, we will consider various factors including relevant law and what we see as good industry practice from the time.

So although it's for the Courts to say whether or not NatWest has breached the Equality Act 2010, I'm required to take it into account, if it's relevant, amongst other things when deciding what is fair and reasonable in the circumstances of this complaint.

I did so as part of my review of this case. But from what I have seen I'm satisfied that the bank's actions were solely driven by human error and breakdowns in the bank's account opening process.

It follows I am not instructing NatWest to take any further action and this brings to end what we can do to resolve this complaint

My final decision

I am not upholding Mr E's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 23 October 2024.

Rebecca Connelley
Ombudsman