

### **complaint**

Mr K says that National Westminster Bank Plc did not provide a pay in book as agreed. He was left without money and suffered as a result. He says the bank was also unhelpful and rude.

### **our initial conclusions**

Our adjudicator didn't recommend that the complaint should be upheld. He agreed that the bank's service hadn't been good enough. But he thought bank's apology and the £250 compensation for the trouble and upset Mr K suffered was a fair and reasonable outcome. Mr K disagreed and asked for an additional £2000 compensation.

### **my final decision**

To decide what is fair and reasonable in this complaint, I have considered everything that Mr K and NatWest have provided. Having done so, while I realise this will come as a disappointment to Mr K, I have reached the same conclusion as the adjudicator, and for the same reasons.

I can see why Mr K is frustrated. The bank didn't give him the right advice initially, and didn't return his complaint call as it had committed to. I agree with him that there was a training issue and that the counter staff should've known cheque books no longer contained credit slips. But I do think Mr K could've got the money another way, as the adjudicator said. So, I think the bank's response to Mr K's complaint is fair. I can find no grounds to instruct it to increase the compensation beyond the £250 already paid. I don't agree that it would be reasonable to hold the bank liable for the financial impact of the choices Mr K made until he got the money. And the bank has accepted and apologised for the service failure as we would expect it to.

**My final decision is that I don't uphold this complaint.**

**Under the rules of the Financial Ombudsman Service, I am required to ask Mr K either to accept or reject my decision before 9 July 2015.**

*Rebecca Connelley*

*ombudsman at the Financial Ombudsman Service*

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

### **ombudsman notes**

#### **what is a final decision?**

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

#### **what happens next?**

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.