

## **The complaint**

Mr H complains that National Westminster Bank Plc no longer makes it possible to register his debit card for use abroad using his online account.

## **What happened**

In March 2023 Mr H registered his credit card via his online NatWest account for a trip abroad. NatWest requested a call to complete the process and said it could only register credit cards, not debit cards and Mr H had to repeat the process. Mr H said he has to go through the same online and phone process each time he goes abroad. He said NatWest told him he would have to register his debit card via its banking app. He said he explained to NatWest that he can't as he doesn't have a suitable phone.

Mr H complained to NatWest, but said it initially ignored his lack of a suitable mobile phone (he says he's never used an app). Mr H pointed out that it wasn't possible for him to follow NatWest's policy to have an app and considers this policy to be ageist and biased against people who can't afford a suitable mobile phone.

NatWest confirmed that cards could only be registered its mobile phone app. NatWest referred to its website that states it's no longer essential to register travel plans, but it can be done via the app as an option. NatWest apologised for Mr H's phone experience and paid him £70 for call waiting time.

Mr H was dissatisfied with NatWest's reply and referred his complaint to our service. Our Investigator didn't recommend it be upheld. He said NatWest accepted it gave Mr H poor service by asking him to call to complete the registration when this wasn't possible without the mobile banking app. But he thought NatWest's compensation of £70 is in line with our approach for the unnecessary inconvenience caused to Mr H, and being misinformed.

Mr H disagreed and requested an ombudsman review his complaint. He said just because it's no longer obligatory to register NatWest cards for foreign trips, it's still discriminatory to prevent those who don't have a banking app from doing so. He said on previous occasions he had succeeded in getting his credit and debit cards registered by phone but hadn't always received good customer service. He said he was seeking compensation.

## **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.

Mr H thinks it's unethical for a bank to demand its customers have the latest mobile phones in order to carry out basic banking functions. He finds it strange that NatWest has stopped registering a bank card for use abroad by online or phone means, when the identity of an individual is not in question.

I sympathise with Mr H for his frustration in trying to register his bank cards via his online account and when advised, by phone only to discover this wasn't possible. NatWest has

acknowledged that it misinformed, and inconvenienced Mr H when it asked him to call to register his card, when that wouldn't have been possible for him.

There's no requirement from NatWest for a customer to register cards for trips abroad. NatWest makes this point on its website, but also states, '*How do I register if I want to do it anyway?*' Mr H knew he didn't have to register his cards, but thought it would minimise inappropriate blocking of transactions. I understand Mr H's concern, but this isn't how banks protect accounts. Banks monitor payments as part of the fraud process and they are not thought to be questionable just because the transaction has taken place abroad. This means that a transaction may be blocked on the risk of it being fraudulent, as opposed to where it takes place.

And so, in practice a customer's account may be blocked due to the use of the card in connection with a merchant considered to be high risk and one that could compromise the account. Or it may be that the transaction is well outside of what might be considered normal for a customer and is blocked for that reason.

Again, registering the card for use abroad doesn't stop a block being placed on the account, as the bank is monitoring the nature of the transaction itself. This means that a bank card can be blocked abroad in the same way as it could be in the UK, even when the mobile banking app holds a register of travel plans. I can confirm that I've used bank cards in the same country as Mr H for 30 years without registering them and have suffered no disadvantage.

Having said this, Mr H wished to use the service offered by NatWest and his time was wasted to some extent on the phone trying to accomplish this. I'm pleased NatWest has apologised to Mr H and paid him £70 compensation. I think this is a reasonable reflection of the inconvenience he has been caused.

I think Mr H has raised his complaint mainly as a potential legal and regulatory issue about NatWest's policy. It's not our role to tell a business how it should operate accounts, in this case NatWest's mobile phone app. Our role is to decide what's fair and reasonable in all the circumstances of a complaint, and to do so we take the law, in this case the Equality Act 2010 into account.

In considering a complaint, we can only consider the actual impact on a consumer, not what might have happened. Although I can understand Mr H's frustration with NatWest, I don't agree that NatWest has intentionally reduced the protection afforded to older customers travelling abroad, by blocking their ability to register their travel plans in advance. And I haven't found any evidence that NatWest has discriminated against Mr H in its operation of the banking app.

NatWest should have provided Mr H with the correct information about registering bank cards for use abroad, but had it done so the outcome would have been the same in that there's no requirement to register travel plans anymore. So I agree with the investigator that NatWest hasn't been at fault in the operation and policy towards its phone app and so I can't uphold his complaint.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 2 November 2023.

Andrew Fraser  
**Ombudsman**