

## **The complaint**

Mr B complains that National Westminster Bank Plc, during telephone banking, has repeatedly confused him with another customer (who is deceased) with a similar customer number to his.

## **What happened**

Mr B has vulnerabilities, which he told NatWest about and which it has noted. These relate to health and learning issues and he requires support by being spoken to clearly and slowly and by the staff being patient with him. Mr B says that for some years now, whenever he has tried to carry out telephone banking and input his customer number, the system identified him as another, deceased, customer. He says that he has in the past been paid compensation for his inconvenience and sent chocolates. However he says that the problem had kept recurring and that he understood NatWest was going to remove the other customer from its system. In early February 2024, his account was blocked and he had to produce evidence of his identity in a branch to remove the block. He says this also happened on another occasion.

Following internal investigations and conversations with Mr B, NatWest says that it identified the problem in that Mr B's customer number begins with his date of birth but only 6 digits, the year being represented by just two digits. There then follows a 4 digit number. But if the date of birth is entered in full then the year of birth is identified by the system by its first 2 digits (e.g. "19" as "1919"). The system then puts 00 before the last two digits of the year to complete the 10 digit number. NatWest says that this must be causing the problem in Mr B's case as this then produces the account number belonging to the deceased customer.

NatWest further says that it had to put a block on the account because the system identified Mr B as using a deceased customer's number and he had to verify his identity before it could unblock the account. NatWest says it has no other records of the account being blocked and it has added notes to the system to identify the problem. It further says that it has taken action to request the removal of the other customer's number from the system.

On referral to the Financial Ombudsman Service, Mr B advised that it was causing him serious health issues. He felt that NatWest should admit its error as he had not made any error on his part. He's aware of the issue but that the other customer's identity comes up when he inputs the "correct" customer number. He also felt that NatWest had been racist towards him.

Our Investigator said that she was not asking NatWest to take further action as its response and explanation appeared to provide a resolution which appeared to be fair and reasonable.

Mr B did not agree and said that the problem was still recurring.

The matter has been passed to me for an Ombudsman's consideration.

## **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.

Where the evidence is incomplete or contradictory, as some of it is here, I have to make my decision based on what I think is most likely to have happened. But it may be that I can't make a finding and if this is the case I shall say so. I have a duty to be impartial so I have to assess both parties' evidence fairly.

As I understand Mr B's evidence, he was given the customer number that he has so that as it started with his date of birth it would be easy to remember. But it looks like the day and month of his date of birth are the same as that of the other customer. And as I understand that he insists that he has input the customer number correctly, I can't say that there is an error on NatWest's part. I'm afraid that I won't be able to resolve that issue as I don't have evidence of the actual number Mr B input when he encountered the problem.

But I have to say that NatWest's explanation is plausible. It has set out what Mr B's number is and how that compares to the other customer's number. So if Mr B did input the full 8 digits of his date of birth, then NatWest has explained how that could default to the other customer's number. This appears to be a situation which could be unique, as it relies on similarities between the customers' dates of birth and customer codes.

As regards Mr B's account being blocked, I understand that this did raise an issue of Mr B apparently inputting the other customer number. The blocks that banks put on an account because of possible fraud tend to be automatic so although I understand this would have been upsetting and frustrating to Mr B I think that NatWest acted appropriately in ensuring that it was him using his account.

I understand that NatWest has no records of any other blocks being put on Mr B's account and it has updated the notes on his account to hopefully make sure this doesn't happen in future, or if it does through an automated process it can be quickly and easily rectified.

As for the responsibility for Mr B's situation, I regret to say that I haven't got enough evidence to say that either NatWest has been in error or that Mr B has input the customer number in the way it has described. This means that I can't say that NatWest has acted inappropriately. From the content of the telephone calls I've listened to, even if the wrong customer number was input Mr B was able to get through to a customer adviser and carry out his telephone banking.

Given that Mr B understandably doesn't want to change his account number, the only way I can see that this problem should be resolved is for NatWest to remove the other customer number from its system altogether. Given that that customer must have been deceased for a number of years I can't see that this would be a problem. I appreciate that NatWest has agreed to request this and I would urge it to take urgent action to finally resolve this.

Mr B has suggested that there is racism involved but I don't think there is any evidence that that's the case. And it's more likely as I've said that it was a problem caused by a unique set of circumstances. I'm sorry that Mr B has been caused stress and anxiety and that it has affected his health but hopefully if NatWest takes action to remove the other customer from its system that should result in the two customer numbers not being confused any more. I think NatWest has taken Mr B's vulnerabilities into account in dealing with him.

As I haven't found there has been any error on NatWest's part or that it has acted inappropriately, I won't direct it to take any further action. I trust that it will, as it has told us,

take action to remove the other customer number from its system.

**My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 16 April 2024.

Ray Lawley  
**Ombudsman**