

The complaint

Mr G complains that National Westminster Bank Plc (NatWest) was responsible for cancelling a direct debit payment instruction to his son's pension scheme.

What happened

In early November 2022 Mr G received a letter from the administrator of his son's pension scheme advising him that a direct debit instruction, whereby he paid monthly payments into the scheme, had been cancelled. The administrator had said it was not responsible for the cancellation.

NatWest said that the November payment was shown as unpaid, though this was not related to a cancellation on its part. It noted that a new direct debit instruction had been set up. It further said there was no evidence that the instruction had ever been cancelled through NatWest.

Mr G was unhappy and referred his complaint to the Financial Ombudsman Service. On review, our Investigator said that he hadn't seen anything to suggest NatWest had acted unfairly in the context of this complaint.

Mr G was not satisfied and said that if we looked at the overall picture we should be able to identify which business was responsible.

The matter has been passed to me for further 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.

From NatWest's point of view it's produced the list of payments made under the old direct debit instruction, the November payment showing as unpaid. It said this is not related to any cancellation. It has also showed us the audit record for Mr G's account over the entire period, which again shows no evidence of any cancellation transaction taking place.

Where a direct debit is cancelled this can be done by the paying bank or the customer or the receiver of the payment. And I do note that Mr G had around that time cancelled a direct debit payment related to another son's pension scheme. But though that might be the source of the error, I can't say from the evidence that I've seen, that NatWest was responsible. I have also considered the overall picture, as Mr G has requested. That is, I've considered both Mr G's complaints, about the administrator and NatWest whilst knowing the facts related to both complaints. But there hasn't been any liaison between the two businesses and the complaints about each can, and must, be looked at separately.

The direct debit has been replaced with a new one and Mr G hasn't made any financial loss. So though we do try to identify where a business has done something wrong, if on the evidence I can't say whether it is likely that NatWest did do something wrong, I can't uphold

the complaint.

As an alternative dispute resolution service, our function is to try to resolve complaints between the parties informally. As far as I know the new direct debit instruction is working well, so though it would be helpful to know exactly what happened there is no further complaint to resolve.

So as I'm not satisfied that NatWest made any error here, I can't uphold the complaint.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 13 November 2023.

Ray Lawley
Ombudsman