

## **The complaint**

Mr H complains that National Westminster Bank Plc hasn't provided him with the service it should have when dealing with his credit card application.

## **What happened**

Mr H applied for a credit card but made a mistake on the application. He is unhappy that this couldn't be amended and instead he was told he would need to reapply. Mr H said he received an email saying that he would be contacted if further information was needed which he feels should have happened with his application and that had this happened the issue could have been resolved. Mr H said that when he contacted NatWest the person he spoke with was rude and didn't listen and he is concerned that NatWest hasn't been able to locate a recording of the call. Mr H doesn't think that NatWest has taken his disability into account and feels it acted arrogantly by paying compensation into his account without providing a full response to his concerns.

NatWest issued its final response letter in December 2022 and a subsequent letter in January 2023. It said that once an application had been submitted it wasn't able to change any of the details and as Mr H had made a mistake, he would need to re-submit his application. It apologised that Mr H felt his disability wasn't taken into consideration and while it said it was unable to locate the call Mr H had mentioned it upheld this part of his complaint and awarded him £75 compensation. It noted the comment made about sending a letter and the postal strikes but said that its process resulted in a letter being sent and so no mistake had been made.

Our investigator didn't uphold this complaint. He said that NatWest had explained that it wasn't able to edit applications and that Mr H would need to reapply with the correct information. He listened to the call and thought the telephone agent had been polite and explained why the application had to be withdrawn.

Mr H didn't agree with our investigator's view. He said the call our investigator listened to wasn't the one he was complaining about. He said that NatWest had accepted that the wording in its communication about the application process wasn't clear, so he didn't understand why our investigator didn't agree with this.

## **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 can see that the experience Mr H has had with NatWest since applying for a credit card has been frustrating and upsetting for him. But for me to uphold this complaint, I would need to be satisfied that NatWest had made a mistake or treated Mr H unfairly.

The initial complaint was about NatWest not being able to edit Mr H's application form when a mistake had been made. I have listened to the call on which Mr H says he has made an application and not had a response. The adviser says that his application is waiting for

income verification and tells Mr H the monthly income he included. Mr H explains he has made a mistake and the adviser says the application will need to be withdrawn. She explains that Mr H is able to re-apply but he says he doesn't wish to do this. While I can understand why Mr H feels his application should have been amended, NatWest has explained that it cannot do this and as it acted in line with its policy I do not find I can say NatWest did anything wrong at this time.

While this investigation has been ongoing, a screenshot of Mr H's application data has been provided. I note Mr H's comment about this and not recalling putting in the amounts recorded. But having looked at the data this shows the income amount incorrectly recorded. This was identified on the call with the adviser, and I find the action taken to withdraw the application was reasonable.

Mr H has said that he received a letter in response to his application that said NatWest would be in touch if it needed any further information. I note Mr H feels that had he been contacted then this issue could have been resolved. But I do not find I can say that NatWest was required to contact Mr H in this case, as when he called his application was at income verification stage and it was on this call the error with the income was identified. As NatWest has said it can't amend application forms the appropriate action was then taken to withdraw Mr H's application.

Mr H says that when he called NatWest the staff member was rude and didn't listen. I have listened to the calls NatWest has provided, including the call when Mr H is told his application will be withdrawn and subsequent calls when Mr H wishes to raise his complaint. I can hear that Mr H was getting frustrated by the service he had received both in regard to his application having to be removed and also the number of people he had spoken to in order to raise a complaint, but I find the advisers on the calls were polite and did try to assist Mr H. I appreciate that Mr H doesn't think we have listened to the relevant call, and that NatWest upheld his complaint about how the call was handled and awarded him £75 compensation for this. Without further evidence of calls being mishandled I do not require NatWest to do anything further in regard to this issue.

Mr H has raised concerns about NatWest not being able to provide certain call recordings and how NatWest handles data. We are an informal dispute resolution service, and it isn't our role to say whether NatWest has breached data protection laws. The Information Commissioner's Office regulates compliance to data protection laws in the UK. We can consider the impact of any data protection issues on Mr H but in this case, I do not find that I have evidence to show the issues Mr H has raised have caused him any financial loss or significant distress and inconvenience. So, while I have noted the comments and I understand Mr H's frustrations, I do not require NatWest to pay additional compensation for this issue.

Mr H was sent a letter by NatWest informing him of the status of his application. I appreciate the comments he has made about using other forms of communication and the delay that can be involved with sending letters. However, as it is NatWest's policy to send a letter in these circumstances, I cannot say it has done anything wrong.

Mr H says that his disability hasn't been taken into consideration by NatWest. I am pleased to hear his positive comment about the member of staff that assisted him on a visit to the branch and that they went through the policy of registering Mr H's disability. But I am disappointed that Mr H feels other staff members haven't taken his condition into account. It isn't our role to say if NatWest is in breach of the Equality Act 2010, as only a court has the power to do this. What we can do is take relevant law and regulation into account when deciding what's fair and reasonable in the circumstances of a complaint. In this case, NatWest has apologised for Mr H being made to feel this way and has paid him

compensation for the service on the call he complained about. In this case I find this a reasonable resolution.

Overall, while I can see the process has been upsetting for Mr H I do not find that I can say NatWest has done anything wrong or treated Mr H unfairly. It acknowledged that it might not have provided the service it should have in regard to the call Mr H had highlighted and compensated him for this. I understand that Mr H didn't think it right the compensation was paid without his issues being resolved to his satisfaction, but I think that NatWest was trying to act in Mr H's interest by paying him the compensation when it had accepted it hadn't provided the service it should have.

Based on the above, I do not uphold this complaint.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 21 December 2023.

Jane Archer  
**Ombudsman**