

## **The complaint**

Mr A complains about how National Westminster Bank Plc (NatWest) dealt with his mortgage redemption.

## **What happened**

Mr A says he went to a NatWest branch in October 2022 to arrange a payment to redeem his mortgage. He accepts he left the branch to attend a different bank before returning to NatWest. Mr A says he told a member of staff to proceed with the transaction before leaving. He says the transaction was not processed and as a result he paid over £364 in extra interest. Mr A would like that interest refunded and compensation for what took place.

NatWest says Mr A left the branch to attend a different branch which was closed and accepts he returned to the branch. It says Mr A told a different staff member, to the one he dealt with earlier, to process the transaction but says Mr A then left. NatWest says Mr A needed to remain to complete and authorise what it says was a large payment.

Mr A brought his complaint to us, and our investigator didn't uphold it. The investigator thought NatWest was entitled to follow its process and that Mr A hadn't remained in branch for that to be completed.

Mr A doesn't accept that view and maintains all the paperwork was completed. He says he waved at the staff member telling her to process the transaction.

## **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.

Having done so I have come to the overall view that I don't uphold this complaint. I appreciate Mr A will be disappointed by my decision.

There is no dispute here that Mr A left the NatWest branch before the transaction was completed and went to his other bank. And that Mr A then returned to the NatWest branch. I appreciate Mr A says he told a staff member to carry out the transaction before leaving. But I'm satisfied that NatWest had a process to follow and needed Mr A to stay at the branch in order to follow that process.

I'm also satisfied that Mr A wished to make a significant transaction to redeem his mortgage and it is reasonable to have expected him to remain in the branch to make sure it was processed appropriately. I don't think that NatWest made a mistake or acted unfairly by not processing a transaction started earlier that day when Mr A waved at a staff member instructing that person to process it. I also don't think, by Mr A leaving the branch, that NatWest had an opportunity to explain to Mr A what its process was and why it required him to remain at the branch.

Overall, I find it was Mr A's decision to leave the NatWest branch before confirming the

transaction was completed and before NatWest could carry out its correct process. It follows that I can't fairly order NatWest refund the extra interest Mr A paid or pay him compensation in these circumstances. I don't think all the paperwork was completed as Mr A suggests and find it's up to NatWest to decide what information and authority it requires before processing what I have said was a relatively large payment of over £300,000.

### **My final decision**

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

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

David Singh  
**Ombudsman**