

The complaint

Miss R complains National Westminster Bank PLC (NatWest) refused to uphold her complaint about a disputed transaction and she is unhappy with the customer service she received throughout her complaint.

What happened

Miss R says she wasn't responsible for a transaction made on her account on 13 May 2023 for £58.86. She wants NatWest to refund her this money.

Miss R also says she called NatWest to discuss the fraudulent transaction on her account. During the call, she was called by the wrong name and she says they also hung up on her. Miss R is not happy with the way she was treated during this call.

NatWest say they have refunded the transaction as a gesture of goodwill and they're sorry for using the wrong name on the phone. NatWest agree that the service she received could've been better, so they paid her £50 in compensation for this. Miss R was still not happy, so she brought the complaint to us.

Our investigator didn't uphold the complaint. Miss R wanted this looked into again, so the complaint has been passed to me for a final decision.

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.

Miss R complained that NatWest had refused to refund her for a transaction on her account that wasn't made by her. I've seen evidence that this has now been refunded to Miss R. So, I am satisfied she has been put back in the position she would've been had the transaction not happened, and so I won't be asking NatWest to do anything further.

I've listened to the calls made between Miss R and NatWest when she called to discuss her fraud complaint. And I heard the NatWest representative refer to her by another name. I can understand this may have been confusing for Miss R. I've also heard that the call ended abruptly after this. I don't know why the call ended suddenly but I can appreciate that this would have felt rude to someone on the receiving end. NatWest have agreed that they didn't provide Miss R with the best service. I've seen that NatWest have apologised for this and have also credit her account with £50 compensation. Under the circumstances, I think that is fair. I say this because while this may have come across as rude, it's unlikely this would've caused any ongoing stress or inconvenience - so £50 feels like a fair amount.

NatWest have refunded Miss R for the disputed transactions and have also paid her £50 compensation for any trouble and upset caused during the complaints process. And for the reasons outlined above I think that's fair so I won't be asking NatWest to do anything further.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 2 January 2024.

Sienna Mahboobani
Ombudsman