

## **The complaint**

Ms G and Mr H are unhappy with the service received from National Westminster Bank Plc ('NatWest') during a branch visit.

## **What happened**

Ms G and Mr H attended a branch of NatWest to carry out a transaction. They're unhappy that they weren't allowed to do so. They also say that the staff member assisting them was initially rude and spoke loudly. And later swore in their presence, crumpled some paperwork, and walked away. Ms G and Mr M then left the branch.

NatWest looked into Ms G and Mr H's concerns. It said Ms G didn't have her debit card with her to complete the transaction she wanted to make. And even though Mr H subsequently presented his debit card, because of their perceived aggressive behaviour, the member of staff declined to interact with them further. NatWest also says the staff member didn't swear but it agrees that they did walk away.

Whilst NatWest says this was a reasonable response, given interactions between Miss and Mr H and the staff member, it agreed that Ms G and Mr H hadn't received the level of service expected. It apologised, offered Ms G and Mr H £50 compensation, and sent a bunch of flowers. It also says it's provided feedback to the branch and staff member concerned.

Unhappy, Ms G and Mr H complained to the Financial Ombudsman Service. Our investigator didn't think NatWest had to do anything more to put things right so didn't uphold Ms G and Mr H's complaint. They disagree and would like £500 compensation.

So, I need to make a 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.

It's unfortunate that NatWest didn't retain CCTV footage of the incident in question. Whilst there may not have been any sound, this was relevant evidence as to what happened on the day. And although we have the branch manager's account of what they were told by staff members present that day, the Financial Ombudsman Service hasn't been provided with written statements of those members of staff setting out their version of events.

However, I'm satisfied I don't need to make findings about what happened in branch that day. That includes whether the staff member assisting Ms G and Mr H swore in their presence before walking away and whether they acted fairly and reasonably by not allowing Ms G and Mr H to carry out the transaction they wanted to make.

That's because I'm satisfied that even if Ms G and Mr H's account is accurate, I think what NatWest has done to put things right is fair and reasonable. It's offered Ms G and Mr H £50 and sent a bunch of flowers. I think that fairly reflects any distress of having a staff member

swearing in their presence and walking away. And the inconvenience of having to subsequently attend another branch to complete the transaction.

Ms G and Mr H have also said they would like to be compensated for the time and cost in having to attend another branch of NatWest because they don't want to use the branch where the incident took place. I don't think it's fair and reasonable for them to receive compensation for this. NatWest has said that feedback has been given to the branch and the staff member. I've seen nothing to suggest that Ms G or Mr H would receive unfair treatment if they attended the branch in question again. But if that does happen, they are free to raise a further complaint to NatWest in future.

I know Ms G and Mr H will be disappointed but for reasons set out above, I don't think NatWest is required to do anything more to put things right in this case.

### **My final decision**

National Westminster Bank Plc doesn't need to do anything more to put things right. I don't uphold Ms G and Mr H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G and Mr H to accept or reject my decision before 30 October 2023.

David Curtis-Johnson  
**Ombudsman**