

The complaint

D, who is represented by Mrs D – its director, complains that National Westminster Bank Plc has made multiple mistakes with international payments it wanted to make meaning it has lost clients, business and stock.

What happened

D opened a business account with NatWest in January 2021.

Between August 2021 and November 2021 D made a number of international payments to a supplier with whom it had agreed its first deal following the pandemic. D says that NatWest made multiple mistakes which severely damaged its reputation as a trustworthy, capable and professional business. D says that the supplier no longer wants to do business with it as a result, that a container that was due to be shipped to it has been destroyed and that it has incurred expenses too.

D made several complaints to NatWest about the issues it had with its international payments. NatWest accepted that it had made a number of mistakes and offered to pay compensation totalling £1,400. D wasn't happy with NatWest's responses – including the way its complaints were handled – and so complained to us.

One of our investigators looked into D's complaints and, in summary, said that they didn't think NatWest had to do more because the compensation it had offered was fair in the circumstances. Our investigator looked into D's complaints as a number of separate complaints.

D wasn't happy with our investigator's conclusions saying that they appeared to have missed a number of key points. So, I was asked to look into one of D's complaints.

Having looked into one of D's complaints, I decided to issue a provisional decision so both parties have an opportunity to make further submissions should they want to do so and to give Mrs D more time to gather additional evidence, having already sent my provisional thoughts to her. That provisional decision explained in detail my thoughts including what I could and couldn't award compensation for, and that I intended to deal with all of D's complaints in one decision. NatWest accepted my provisional decision and sent evidence to show that it had already paid D £1,400 in compensation. Mrs D let me know that she'd received the evidence she wanted to send me and that she'd forward it to me shortly. That was four weeks ago, and I've still not received the evidence.

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.

In my provisional decision I said that NatWest had accepted that it had made mistakes – the most obvious one being in relation to cut off times. I also said that I was satisfied that D didn't always get the faxed instructions to NatWest before the cut off time it believed was in

force. So, I didn't think either side was solely responsible for the delays that occurred. I also said that once D knew NatWest's processes that I thought that was something it needed to factor into its thinking. More importantly, I said, based on the evidence I'd seen, that I agreed that the £1,400 NatWest had paid in compensation for all the distress and inconvenience caused for the mistakes it had made was fair and reasonable. I said the only question I had to still decide was whether or not I should make an award for losses and expenses D says it had incurred. D hadn't sent evidence of those losses and expenses to NatWest when it asked and hadn't sent any such evidence to our investigator. In the circumstances, I said that I'd need evidence of those losses and expenses before I could consider making an award for them as there wasn't enough information on the file to make such an award.

We still haven't heard back from Mrs D, despite having given her several extensions of time and despite her letting us know that she had received the information we'd asked for. I explained to Mrs D that I'd issue a final decision based on the information we have if we didn't hear back by the deadlines we gave – deadlines that I also said I was happy to extend if she needed more time. So that's what I'm now going to do – decide this complaint based on the information we have. On that basis, I remain of the view that the compensation NatWest has already paid is fair and reasonable and that it doesn't need to do more.

My final decision

My final decision is that National Westminster Bank Plc has already paid £1,400 in compensation to settle D's complaints and that this is fair in all the circumstances. I'm not, therefore, going to require National Westminster Bank Plc to do more.

Under the rules of the Financial Ombudsman Service, I'm required to ask D to accept or reject my decision before 8 August 2023.

Nicolas Atkinson
Ombudsman