

## **The complaint**

Ms R is unhappy that National Westminster Bank Plc (NatWest) decided to change the formatting of their bank statements.

## **What happened**

Earlier this year, Ms R noticed that the design of her bank statements had changed. She complained that the new format was completely illegible due to the size of the font, layout being greyed and the font colour also being grey.

NatWest explained that it was their decision to change the bank statement design. They confirmed they'd recorded Ms R's comments in their system and thanked her for providing feedback. They explained they couldn't change the layout of Ms R's statement but made arrangements to increase the font size.

Ms R remained unhappy and reiterated her complaint. She asked NatWest to change their statement design back, to be legible to all. She explained she was seriously concerned for most customers. She said bank statements aren't just for her personal use but also for her accountants, lawyers etc. She felt it was against the law to present these statements.

NatWest said they'd implemented the change to their bank statements to bring a more modern fresh look, in addition to cost savings for them and the environmental benefits due to a reduction in paper and envelopes used for customers who wanted to continue to use paper statements. They explained that it was the start of their process to simplify statements and make them easier to amend in response to regulatory change. They informed Mrs R that she could request a larger print statement and audio version.

Mrs C referred her concerns to our service. She explained she wanted NatWest to revise their bank statements nationally. She said that the bank statements have had a serious impact on the health of her eyes.

Our investigator said she didn't think NatWest made an error when updating the design of their bank statements as it was for them to decide on the layout. She felt they were within their rights to change the design of their statements and our service couldn't tell them to redesign it. She said that NatWest had made arrangements to increase the font size for Ms R and also confirmed they could offer an audio version of the statements.

Ms R disagreed and asked for an ombudsman to review the complaint. She felt that by law it was NatWest's responsibility to produce legible statements to the general public. She reiterated that their current design of grey on grey needs to be altered and explained this won't cost them anything to change. She said that NatWest were sending her two sets of statements, one with normal font and another with a larger font, which was wasting paper and not sustainable.

## **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've looked at a copy of Ms R's bank statement with the new design. I can see the transactions are set out in a table with each line alternating between a white and grey background. The font colour of the text is grey. While I appreciate Ms R feels this is illegible, I don't think the design of the statement is unreasonable.

In any case, NatWest are entitled to make commercial decisions on how they carry out their day-to-day business. This includes their decision to change the design of their bank statements.

I'm satisfied NatWest's decision to change the formatting of their bank statements is a legitimate use of their commercial judgement. And as an informal service, we can't tell banks like NatWest, how to operate their business more broadly or interfere with their policy decisions. This is the role of the financial service regulator, The Financial Conduct Authority.

Ms R's complaint doesn't appear to be about how the change of bank statement designs have impacted her solely. Instead, she's asked for a national systemic change to benefit all users of NatWest's bank statements. I think it'd be helpful to clarify that when reaching my decision, I can only consider the individual circumstances of Ms R's complaint and not that of other users.

Focussing on Ms R's complaint specifically, I think NatWest have treated her fairly. They explained to Ms R the reasons behind making the change to the look of their bank statements. They also noted Ms R's feedback on how the bank statements should be improved. They explained that they couldn't change the layout of the bank statements but arranged to increase the font size on Ms R's bank statements as she's found the font to be too small. They've also made Ms R aware of her options including requesting larger print and audio version of her bank statements. These are reasonable steps I'd expect NatWest to take under the circumstances.

I know Ms R feels strongly about her complaint and I hope NatWest take on board feedback she's given. But as explained already, NatWest aren't obliged to make the changes she's suggested with the design and layout as they're within their rights to exercise their commercial judgement.

NatWest have already arranged a larger font size for Ms R which I hope has addressed her concerns about the font size. However, if she needs any other reasonable adjustments, she should speak to NatWest directly about her options.

Ms R is also unhappy that NatWest are sending her duplicate statements – one of normal font size and another larger font size as this wastes paper and isn't sustainable. This issue isn't part of the initial complaint Ms R raised with our service so I can't consider this aspect within my decision here.

If Ms R wishes to pursue this matter, she will need to complain to NatWest about it first and give them an opportunity to respond. Ms R can then complain to our service if she remains unhappy with NatWest's response or if they don't provide a final response letter within eight weeks from raising a complaint with them.

Overall, having considered everything, I'm satisfied NatWest have treated Ms R fairly and I won't be asking them to do anything.

### **My final decision**

For the reasons explained above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R to accept or reject my decision before 8 January 2024.

Ash Weedon  
**Ombudsman**