

The complaint

Miss K complains that National Westminster Bank Plc didn't provide the service it should have in regard to protecting her personal data when she visited a branch in February 2023.

What happened

Miss K visited a NatWest branch in February 2023. She says she was dealt with at the front desk at the entrance to the bank rather than in a side room and her personal documents were left where others could see sensitive data including her name, address and banking transactions. She says the adviser left her workstation without locking her computer screen with Miss K's bank card in the chip and pin reader. Miss K raised a complaint.

NatWest issued a final response letter dated 28 April 2023. It apologised for the upset that Miss K had been caused and said feedback had been provided to the branch and the branch manager had said staff training would be provided to prevent this issue occurring again. It noted Miss K's concerns and said that it had checked her account to ensure there wasn't evidence of this being compromised which it confirmed there wasn't. Due to the issues it paid Miss K £30 compensation.

Miss K didn't feel that the £30 compensation adequately reflected the severity of her complaint, and she referred her complaint to this service.

After the complaint was referred, NatWest increased its compensation offer initially to £50 which Miss K didn't accept and then to pay an additional £120 bring total compensation for this complaint to £150.

Our investigator considered this complaint and the revised compensation offer made by NatWest. He thought the additional compensation alongside the apology and commitment to additional training that NatWest had already made was a reasonable resolution to this complaint.

Miss K didn't accept NatWest's offer or agree with our investigator's view. She said she no longer trusts the staff at the branch and had flashbacks about the issue and wants to leave the bank.

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 can see how upsetting Miss K found her experience when she visited her local NatWest branch. It isn't our role to determine whether NatWest breached data protection laws, the Information Commissioner's Office regulates compliance to data protection laws in the UK. However, we can consider the way a financial business has handled a customer's personal information and the impact this has had on them.

In this case, Miss K has explained that her personal details were left unattended with the potential for other customers to see her name, address, banking transactions and balances. I can understand why this caused Miss K concern and I appreciate her comments about what could have happened. However, I can only consider what has happened as a result of NatWest's actions and not what could hypothetically have happened. NatWest has said it checked Miss K's account following her raising this complaint and no issues were found and I have nothing to suggest that this is incorrect.

I have therefore considered the upset and distress that Miss K has been caused. In its final response letter, NatWest apologised to Miss K and said that feedback had been provided to the branch manager and he had said further staff training would take place. I find that this was a reasonable response to the issues raised and should provide some comfort to Miss K that the branch took the issue raised seriously and was working to prevent a similar issue occurring.

That said, I can understand that Miss K was upset by her experience and still has concerns about using the branch. It is of course her choice as to whether she remains a customer of NatWest, but I note that she does have other products including mortgages for which there may be an early exit cost.

Because of the upset Miss K was caused, I agree that Miss K should receive compensation. NatWest has offered to pay a total of £150. I understand that Miss K doesn't consider this enough. But having considered that this was a single incident and I have nothing to show that it resulted in a financial loss to Miss K, I find this compensation, alongside the commitments to feedback and further staff training, provides a reasonable resolution to this complaint.

Putting things right

NatWest should, as it has offered, pay Miss K a total of £150 compensation (£30 has been paid and a further offer of £120 has been made) for the upset caused when she visited the branch in February 2023.

My final decision

My final decision is that National Westminster Bank Plc should take the actions set out above in resolution on this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 31 January 2024.

Jane Archer
Ombudsman