

## **The complaint**

Mr D complains that National Westminster Bank Plc doesn't always accept his voice identity and so his attempts to access his account are frustrated. Mr D also said that NatWest's agents aren't sufficiently patient on calls, and he received a lot of activation codes.

## **What happened**

Mr D said he had experienced problems inputting his activation codes and customer number during phone banking calls. NatWest suggested that Mr D had input these incorrectly, but he disagreed and said it is a bank error.

NatWest apologised to Mr D for the inconvenience he has suffered during phone banking calls and has paid him £30 as a gesture of goodwill and his call costs.

Mr D wasn't satisfied with NatWest's response and wanted the problem resolved as soon as possible as it interfered with his banking, and he referred his complaint to our service. Mr D has let us know about his severe health problems.

Our investigator didn't recommend that the complaint be upheld. She spoke to Mr D on several occasions to understand his struggles with NatWest's system, but couldn't find any error by NatWest. The investigator said the voice activation can be removed by Mr D.

Mr D said NatWest hadn't resolved the problem and he requested an ombudsman review his complaint. Mr D said if he removes the voice activation he will have a longer wait time and NatWest's agents weren't patient on his calls, and were very sharp. He said his PIN didn't work again on a call to NatWest and when he got put through to someone else it did work. Mr D says all of this is taking a toll on his already severe ill health.

## **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 have looked at the information NatWest holds about Mr D's account to see if it has acted within the terms and conditions of the account and to see if it has treated him fairly.

I was sorry to learn about Mr D's serious illness and the distress and inconvenience he has suffered through the difficulties he's experienced in accessing his NatWest account by phone. Mr D is sure there is a problem with NatWest's system, and I have looked at its records about this and to see how it has handled his account.

On 11 August 2023 NatWest advised Mr D of his customer number by phone to ensure this was correct on the system. Separately, NatWest issued Mr D two activation codes in August 2023 and its records indicate that Mr D had input these incorrectly.

Having considered the available information, I haven't seen anything to suggest there is a problem with NatWest's system in relation to Mr D, or that it has made an error in its handling of his account. NatWest has said that Mr D provided the incorrect number on

occasions, and 'has confirmed that he is on medication that makes his thoughts foggy'. Mr D is certainly not confused about the problems he is facing with his account.

From the lack of identifiable errors and the actions NatWest has taken to assist Mr D, I think NatWest has acted within the terms and conditions of the account and treated Mr D fairly. And so I cannot require it to take any further action towards him.

I sympathise with Mr D's wish for more patience from NatWest's agents during phone calls. He is elderly and seriously ill and navigating a bank's systems in order to access his account is likely to be stressful without feeling being hurried along. NatWest has given its staff feedback about this and so I hope Mr D will have a better experience in future. NatWest has also stated that Mr D can remove the voice activation feature if he wishes, however, I understand his reluctance about this.

NatWest has offered to assist Mr D by having all his contacts handled by a dedicated over 60s line, where staff are expected to be more patient. And it is now making contact with Mr D from its Customer Protection Manager who is trained to assist where customers are experiencing difficulties. These are good ideas and should allow Mr D to explain problems and obtain assistance where he has ongoing difficulties.

Since his initial complaint, Mr D said he has faced continuing difficulties in accessing his account by phone and has made a new complaint to NatWest. I hope NatWest will address his issues as effectively as possible by continuing to explore the practical assistance it can give him. This should include calling him with account information at the times arranged and not when he is resting, so as not to interfere with daily routine.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 22 December 2023.

Andrew Fraser  
**Ombudsman**