

The complaint

Mr M complains about delays and inconvenience caused when National Westminster Bank Plc (NatWest) replaced his debit card.

What happened

NatWest has explained it changed its debit cards from Visa to Mastercard in November 2022. In advance of the change, NatWest issued a Mastercard debit card to Mr M in October 2022 but it wasn't received.

When Mr M's existing debit card stopped working he contacted NatWest and ordered a new one to his local branch. Mr M also raised a complaint.

NatWest issued a final response to Mr M and apologised for the issues raised. NatWest also apologised for the way calls from Mr M had been handled and paid him a total of £125 for the trouble and upset caused. NatWest also said it would order a replacement debit card to be sent to Mr M's local branch for collection.

After Mr M experienced some problems using NatWest's Get Cash code at a cash machine it paid him a further £60 as a gesture of goodwill.

There were some delays in receiving the debit card and it had to be reordered several times. But Mr M was able to collect and activate a new debit card from the branch and in February 2023 NatWest issued a follow up response awarding a further £125.

Mr M referred his complaint to this service and explained he didn't feel the compensation awarded was fair. An investigator looked at Mr M's case. Whilst they agreed Mr M had been inconvenienced, they felt the existing awards totalling £310 were a fair way to settle his complaint and didn't ask NatWest to take further action. Mr M asked to appeal and said he remained of the view that NatWest had failed to deal with his card replacement adequately and that the compensation awarded didn't reflect his experience. As Mr M asked to appeal, his complaint has been passed to me 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.

I can understand why Mr M was frustrated when his Visa debit card stopped working last year. But NatWest has explained it had sent Mr M a replacement around a month before his existing card stopped working. I appreciate Mr M didn't receive the new Mastercard debit card, but I've seen NatWest's system records which confirm it was produced and sent as claimed. I note that Mr M updated his address with NatWest on 5 December 2022 so it's possible the original replacement sent went to his previous address. I also think it's more likely that Mr M would've received NatWest's replacement debit card if his address had been up to date at the time it was sent.

Shortly after Mr M's card stopped working he contacted NatWest and it ordered a replacement to be sent to his local branch. Mr M's suggested that cards were issued to the wrong branch and I can see some replacement cards were cancelled by NatWest. But the card Mr M is currently using was issued at the end of December 2022 and sent to the branch requested. I can see that once it was collected and activated Mr M was able to use it from 23 January 2023.

Mr M's told us about difficulties accessing cash in branch and using NatWest's Get Cash codes at cash machines. I appreciate this was less convenient than using a debit card to access Mr M's account. But Mr M's statements shows he was able to regularly access cash from his account during the period he was without a debit card. I've factored what Mr M's told us about the inconvenience caused when deciding how to fairly resolve his complaint.

I agree with Mr M that there were delays and inconvenience caused to him when NatWest replaced his debit card last year. Mr M's explained he was without access to his card for around 42 days and I don't doubt how frustrating that was for him. But NatWest took steps to try and resolve the problem and at the end of December 2022 was able to issue the replacement debit card to Mr M's branch that he went on to activate and use. Mr M has recently given us further comments on the way the situation has impacted him and his mental health. I'd like to assure Mr M I've read and considered everything he's told us.

Whilst I accept the issues raise did cause Mr M distress and inconvenience, I think the total settlement of £310 NatWest has paid to date recognises that and is a fair and reasonable way to resolve his complaint. To put it another way, the settlement is very much in line with what I would've told NatWest to pay having taken Mr M's circumstances and complaint into account had no offer been made.

I'm sorry to disappoint Mr M but as I'm satisfied NatWest has now resolved the debit card issues he experienced and has paid a settlement that is fair and reasonable in all the circumstances I'm not telling it to do anything else.

My final decision

My decision is that National Westminster Bank Plc has already agreed a settlement that is fair and reasonable in all the circumstances.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 26 September 2023.

Marco Manente
Ombudsman