

The complaint

Mr T has complained that National Westminster Bank Plc ("NatWest") gave him differing information on whether it was or was not possible to add another card holder to his account.

After he downgraded his account, added a joint account holder and then upgraded it back to a Reward Silver account, Mr T was unable to use a restaurant discount card that was provided as a benefit of the account.

Mr T is also unhappy that he is being charged the full packaged account fee for his account, rather than the reduced monthly amount that he has been told he is eligible to receive.

Mr T says that NatWest has failed to take into account his vulnerabilities and says that he has not received enough support from NatWest.

What happened

NatWest addressed Mr T's concerns in three final response letters.

In a letter dated 8 August 2022, NatWest paid Mr T £450 compensation due to the customer service issues that Mr T had experienced and the mis-advice he had received about adding another card holder to the account.

NatWest confirmed the complaint had been backdated to 1 June 2022, and that feedback had been provided to the relevant team about the process that needs to be followed to add a third party to an account.

The complaint handler explained that Mr T should contact him, or a specific manager (and gave their name) should Mr T need further support. NatWest also confirmed that Mr T's account had been changed to a Select account so that Mr T's sister could be added to the account and provided a link to the relevant section of its website relating to adding further people to an account.

In a letter dated 12 October 2022, NatWest addressed Mr T's concerns about being unable to use a restaurant discount card provided as a benefit of his account. To rectify matters NatWest paid Mr T £100 compensation to apologise for the service (or lack thereof) he received. NatWest also paid Mr T £29.88 as a reimbursement of Mr T's meal and paid Mr T £10 to cover the costs he incurred to call membership services.

NatWest explained that as the restaurant discount card is provided by a third party, if Mr T had any further issues, he would need to contact member services. NatWest explained its member services department would then be able to put Mr T in contact with the discount card provider.

NatWest also apologised for incorrectly sending out letters and for the difficulties Mr T faced when trying to access the My Rewards website. NatWest confirmed that Mr T is a joint account holder, which means he has joint ownership of the account.

In a letter dated 1 February 2023, NatWest issued a further final response letter. NatWest apologised that in a previous conversation Mr T had had with NatWest, he'd been informed that the 50% packaged account staff discount would be applied to his account automatically.

NatWest clarified that Mr T would in fact need to fill out a form to obtain the discount. The complaint handler offered to assist Mr T in completing the form, but did explain that the discount could *not* be applied to a Reward account or a Black account.

NatWest refunded Mr T £40 – representing account fees of £10 per month, for the previous four months. It also paid 8% annual simple interest, less tax, which amounted to £0.42 (after tax). NatWest also agreed to waive the fee that was due to be applied to the account in February 2023 too.

Finally, NatWest acknowledged that Mr T had received telephone calls outside of the time he told NatWest that he would be available. By way of an apology, NatWest paid Mr T £100 compensation.

One of our adjudicators assessed the complaint and they thought that what NatWest had done to put matters right was fair and reasonable in the circumstances. So they didn't recommend that NatWest do anything further in relation to the matters concerned.

Mr T disagreed with the adjudicator. Mr T said he disagrees because he was told he would not need to take any further action for the £5 discount to be applied to his account.

Because Mr T disagreed with the adjudicator's assessment, the matter was referred for an ombudsman's 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.

Having reviewed everything provided by Mr T and NatWest, although it's clear that things have not gone as they should've, I think that what NatWest has already done to put matters right is reasonable. I therefore don't think that it needs to do anything further.

I won't repeat everything that has happened here as both parties are aware of what has occurred, but I would like to assure both Mr T and NatWest that I have considered everything that has been provided, including listening to the call recordings that NatWest has been able to provide.

It is clear that Mr T has experienced a number of issues with his account, including being given incorrect information about adding another person to his account; having difficulties using the benefits provided by his account; and the level of service that NatWest has provided.

To recap, in addition to apologising for the level of service and mistakes made, NatWest has already paid the following to Mr T, to resolve matters:

- £450 compensation for being mis-advised about adding another person to the account;
- £100 compensation, as well as having the cost of a meal reimbursed and £10 paid to him to cover call costs, due to the issues he'd had with the restaurant discount card;
- £40 of account fees (with a further fee waived) and paid £0.42 in compensatory interest (which was 8% simple per year, less tax). NatWest also paid £100 to apologise for contacting Mr T outside of the times he'd requested.

Overall, and having weighed up what Mr T has told us about his circumstances, I think the above awards reasonably reflect the distress and inconvenience these matters have had on Mr T.

In terms of the difficulties that Mr T faced in changing his account to a joint account, it is not in doubt that Mr T was given incorrect advice over a period of time, and given assurances that he'd be contacted (and wasn't). Once he'd raised his complaint, NatWest arranged for

Mr T's account to be downgraded to a Select account, so that he could add a joint account holder, and then upgrade back to a Reward Silver account. In my view, this addressed the issue that Mr T was facing and, I think the £450 awarded to Mr T in relation to the matter fairly reflected the ongoing impact on Mr T.

After downgrading his account and upgrading back to the Reward Silver account, I understand this then prevented Mr T from using the restaurant discount card. I recognise that this would've added to the inconvenience that Mr T had already experienced. NatWest agreed to pay Mr T the cost of his meal, costs to call NatWest and also £100 for the embarrassment that Mr T said he felt when his discount card was not accepted and the subsequent inconvenience that he experienced. I think the redress offered was reasonable as it fairly reflected the impact the matter had on Mr T.

I acknowledge that Mr T disagreed with the adjudicator's assessment because he said that he is still being charged the full £10 per month packaged account fee.

NatWest made it clear in its letter of 1 February 2023, that Mr T will need to fill out a form to be able to obtain a 50% discount on his packaged account monthly fee - rather than him receiving it automatically without applying for it as he was previously told.

As Mr T said that the matter was still unresolved, we asked NatWest to provide more information about this. NatWest has since provided evidence to show that Mr T has been paying the discounted account fee of £5 since March 2023. So based on the evidence I have seen, it seems that this matter has now been rectified. I note that NatWest has also refunded Mr T £40 representing the £10 monthly account fees that he paid between September 2022 and December 2022. In my view this is reasonable, given that Mr T would've still been required to pay £20 of account fees in that time.

As such, although things have clearly not gone as they should've, I think that what NatWest has already done to put matters right was fair and reasonable in the circumstances. And I say that bearing in mind what Mr T has told us about his personal circumstances. Because of this, I don't think NatWest needs to do anything more to put matters right in relation to the issues that Mr T has complained about.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 27 October 2023.

Thomas White
Ombudsman