

The complaint

Mr P complains that he wasn't able to deposit money into his account at a branch of National Westminster Bank Plc ("NatWest") as its machines weren't working which meant he had to queue instead. Mr P says after waiting an hour he left without completing the transaction as his lunch break was nearly over. Mr P is also unhappy with the call waiting times and wants to be compensated for loss of time and added mental stress.

What happened

Mr P holds an account with NatWest. During his lunch break he visited a branch of NatWest to deposit money. Mr P says the deposit machines were down which resulted in long queues for customers waiting to be seen at the counter. After an hour of queuing Mr P says he gave up and left without depositing his money.

Mr P complained to NatWest about this and the branch being understaffed. Mr P says he was late back to work because of this, not able to take his lunch and out of pocket for travel costs. Mr P was also unhappy with the call waiting times he experienced before being connected to an agent to raise his complaint.

NatWest says it wasn't able to confirm any incidents regarding all the deposit machines being down on the day in question but accepts Mr P was inconvenienced and the call wait times were longer due to a technical issue. NatWest compensated Mr P by crediting his account with £30 on 2 April, £20 on 5 April and a further £50 following its final response letter dated 15 April (£100 in total) for the distress and inconvenience suffered.

Mr P was dissatisfied with this and brought his complaint to this service.

One of our adjudicators looked into Mr P's concerns and explained that as a service we are not the regulator, rather we are an informal dispute resolution service and it isn't our role to tell a business how to conduct its banking activities. They thought the compensation NatWest had already paid Mr P was reasonable for the distress and inconvenience caused by the situation and didn't think NatWest needed to do anything more to resolve the complaint.

Mr P disagreed, he says the situation has caused serious deterioration of his health and wants further compensation of £100. Mr P has asked 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.

My role is to look at the problems Mr P has experienced and see if NatWest has done anything wrong or treated them unfairly. If it has, I would seek – if possible - to put Mr P back in the position he would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

Mr P complains that NatWest failed to accommodate his banking needs when he visited a branch on a busy day and is unhappy at the call waiting times he experienced when raising his complaint. He says this has caused his health to deteriorate and wants to be compensated for travel costs and time wasted.

Mr P has provided us with evidence of medical conditions he suffers from. I sympathise with Mr P, but I note he suffered from these conditions before the visit to NatWest's branch to deposit money. So although I accept the wait time experienced at the branch may have exacerbated his health conditions, I think any number of things through normal day to day living could do this and I don't think it would be fair to penalise NatWest for this.

I appreciate Mr P lost his lunch hour waiting in a queue to deposit money, but he hasn't provided any evidence to show he has lost out financially due to not being able to deposit money during his lunchtime. NatWest has already paid £100 compensation in total for the inconvenience caused – which I think is fair - as things don't always go smoothly and I don't think the detriment Mr P suffered warrants further compensation.

So overall and having considered everything, I think what NatWest has already done to settle Mr P's complaint is fair and reasonable in the circumstances.

My final decision

For the reasons I've explained I've decided not to uphold Mr P's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 30 November 2023.

Caroline Davies
Ombudsman