

Mrs Jane Hole
Parish Clark , Newton St Cyres Parish Council
The Cellar
Pump Street
Newton St Cyres
Exeter
EX5 5BY

Birmingham Complaints Team
Floor 8
Eight Brindleyplace
Birmingham
B1 2TZ
Telephone: 07717786198
Facsimile: 0121 566 1398

1st November 2019

Case reference: PHO-0249941619

You'll need this if you get in touch with us.

Dear Mrs Hole

Thank you for your letter dated 25th September 2019 and for bringing the matter to our attention. I am sorry that you have had cause to complain on this occasion but thankful for the information you have provided me. I also appreciate your patience whilst I have been investigating your complaint; I have now completed my investigation and can present my findings.

From the information in your letter dated the 25th September, I have identified three issues within your complaint:

1. Your mandate to add four signatories and remove two from the accounts ending in 5110, 8201, 0552 has not been actioned and no signatories have been changed
2. You and Mr Jim Enright have visited the NatWest St James branch in Exeter and have received unhelpful service and incorrect information
3. You have not received statements for the account ending in 5110 since June 2019

I have investigated the first issue of your complaint and have found that we have not actioned the request to add the four signatories to the account as the identification presented has not been certified by a branch member of staff. As well as this, there are no attached New Account Sanctioner forms. This is an internal form to be completed by branch staff that needs to be completed for each new signatory. I am sorry that the branch staff did not certify the I.D presented and did not complete the required forms as this has meant a delay in getting your signatories added or removed. As such I will be agreeing with this issue of your complaint.

In regards to the second issue of your complaint, about the service and misinformation you have been given by the St James Branch. I am sorry that you have been given the incorrect information that has resulted in you and Mr Enright have to make multiple trips to branch where the service you have experienced has not been to the standard that we expect from our staff. While our branches are there primarily to deal with personal customers, this doesn't not mean that they should not be helpful you our business customers. As this did not happen, for either you or Mr Enright I will be agreeing with this issue of your complaint.

National Westminster Bank Plc
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London EC2M 4AA

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With the third issue of your complaint that you have not received statements since June 2019 for the account ending in 5110, my investigation has found that this has been due to the fact you request to change the address for the account in your letter dated 9th May 2019 was not actioned. I am sorry that this has happened, as instead a 'back to branch marker' was placed on the account instead and no statements were sent out. As we did not action your request, I will be upholding this issue of your complaint.

If you feel there is anything that I may not have considered, if anything mentioned is incorrect or you remain unhappy then please let me know so I have the opportunity to put things right for you.

I have enclosed a cheque for £200.00 compensation. Whilst I appreciate that this will not make up for what has happened, I do hope it demonstrates that we do acknowledge when things have gone wrong. In your letter you make reference to your time spent on the phone and the trips you have made into branch, if you would like me to consider these costs, please do not hesitate to contact me and I will be happy to review this for you.

As your letter on the 9th May 2019 has been signed correctly, I have ensured that all accounts associated with the Newton St Cyres Parish Council (accounts ending in 5110, 8201,0552) now have the address requested. In your email on the 23rd October 2019, you made reference that you would like the email changed. As this is not a request that has been signed in accordance with the signing rules, I am unable to change it. I apologise for any inconvenience caused. If you wish to change the email, please submit a request signed in accordance with the signing rules to our NatWest Service Centre at:

Customer Service Centre
NatWest Bank
Waterside Court
Chatham Maritime
Chatham, Kent
ME4 4RT

I have also enclosed your mandate you submitted on 18th July 2019. This is because you will need to give this into a branch when with the signatories who are being added visit one to provided their I.D. If they are being added they will need to visit the branch as we need to take certified copies of their Table A I.D (Passport or drivers licence) and Table B I.D (bank statement showing transactions or Utility bill , either dated within the last 6 months). Once this has been done, the branch will completed a NAS for each signatory being added and then submit the mandate to be actioned.

I have request copies of transactions from June 2019, July 2019 , August 2019 and September 2019 to be send to the statement address for the account ending in 5110.

Although I hope it won't be necessary, you do have the right to refer your complaint to the Financial Ombudsman Service, free of charge. You must do so within six months of the date of this letter. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint, and will only be able to do so in very limited circumstances. A copy of the Financial Ombudsman Service's standard explanatory leaflet is enclosed and further information is available on their website www.financial-ombudsman.org.uk.

You can speak to myself or a member of the team on 07717786198 between 8am and 6pm, Monday to Friday. Calls may be recorded. You can also email any additional information in relation to your complaint to NatWestbusinesscomplaintsteam@natwest.com.

Thank you again for contacting me and please let me know if I can be of any further help.

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21 November 2019

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Dear Mrs Hole

As requested in your email on the 13th November 2019, I have completed five mandates to request the changes to the account ending in 5110. Please find the instructions on how to process with these mandates on my previous letter dated 1st November 2019.

Please find enclosed five separate mandates:

One to add:

- Mrs Elizabeth Jane Ouldridge
- Mr Roger Anthony Cashmore
- Mr Graham Edward Scoopes
- Mr Damien Terrance Hodge

There is an additional mandate to remove the four signatories requested in your mandate that was submitted on the 18th July 2019.

In your email you requested for me to clarify the process of adding a signatory to the account. The process to add signatories is that a mandate will be completed; this will then need to be given to branch along with the I.D of the person who is being added (if they do not hold any personal account with NatWest) as this needs to be certified by a branch member of staff. We do not ask for scanned copies of I.D as any I.D we require needs to be certified by branch staff.

I have also credited the account ending in 5110 with the agreed amount of £73.50.

You can speak to me or a member of the team on 07717786198 between 8am and 6pm, Monday to Friday. Calls may be recorded. You can also email any additional information in relation to your complaint to NatWestbusinesscomplaintsteam@natwest.com.

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