

Why I think NatWest are an incompetent/malicious [delete as applicable] bunch of wankers

Kris King – May 19th 2010

<http://www.rantinaminor.co.uk/2010/05/why-i-think-natwest/>

[The following is a copy of the letter posted to my bank today]

Dear Bankers (is that the right word?)

I've been a customer of NatWest since January 1996 and, although for much of the time I've been moderately satisfied with your services, I have recently been provided with an experience that I can only describe as "retarded incompetence, bordering on criminal indifference". Allow me to set the scene.

It was late March of this year (around the 25th in fact), and while casually hurling darts at a picture of former RBS chief executive Fred Goodwin, I noticed that my pay date in April fell on a date that meant my regular monthly charges (account fee and overdraft interest) would be taken before I was paid, likely resulting in an over-limit charge and whatever other "fees" you insist are necessary (despite their being a category of extortion that would give loan-sharks a moral crisis). I therefore contacted my branch by phone requesting my charges for April (due around the 23rd) be moved to May 1st, thereby ensuring I would have been paid and wouldn't incur any fees. I was told this was "no problem" and that it had "been done".

Cut to April 22nd when, much to my complete lack of surprise (you are, after all, a bank, and recent economic events have shown that finances aren't your speciality), my monthly charges were taken at a time when I had less than £2 in my account. With the usual "bend over, peasant!" charges now guaranteed at the end of May, I visited my branch at the first available opportunity in an attempt to both have the charges reversed, and to establish exactly what level of spastic crapwittedness was required to have failed so totally in carrying out such a laughably simple request.

Although my heady optimism punished me greatly when I was unable to fulfil the first part of my goal (you are, after all, a bank, and the idea of refunds is as alien to you as the metaphysical concept of shame), I was rewarded handsomely when it came to the second part, politely informed, as I was, by an artificially sympathetic employee that, since the charges come out x days after my statement date, I needed to have requested the change before that date. "When was my statement date?" I enquired. "April 5th" came the reply, with not a hint of realisation as to what that little factlet implied. You see, it seems I had foolishly assumed that changing one date in a single database field on my account details was an activity whose duration could be measured in seconds, as opposed to the 11 ARSING DAYS it took you to, not actually succeed, but completely FAIL in carrying out that request! If that wasn't bad enough, whoever told me on the phone that it had "been done" was therefore lying.

Not that I'm surprised, as I said. You are a bank, after all, and being somewhat loose with the definition of "truth" is part of what you do ("no really it does cost £40 to process you having gone 30p over your limit"). I can only imagine, therefore, that if this wasn't a deliberate attempt to extract an extra charge or two out of me then it must have resulted from you being in the same vegetative coma you were in when you failed to see the economic collapse coming. Incidentally, while we're on the subject, how come, with my limited knowledge of global finance, I was able to tell a home-hunting friend in 2005 not to buy yet as the US sub-prime market would collapse within 2-3 years, taking the UK housing market, and ultimately the world economy, with it ... and yet none of you saw it coming?

Anyway, returning to the point ... this, sadly, wasn't the end of the matter. I was also told by the poor sod you employ to look the perennially skint in the eye every day and tell them that the bank doesn't really give a shit about them (only their money, when they have it) that, because my statement date hadn't actually been changed at all, I was now too late to avoid my May charges from being taken 2 days before I get paid!

This meant that the first monthly charge to come out of my account on the day that I had originally requested would be on July 1st. THREE FUCKING MONTHS from when I initially requested it!!! My first thought upon realising this was to wonder whether you should dispense with the pens on chains and instead provide your customers with a bottle of personal lubricant to ease the pain of the rough shafting they're going to get every time they come in for a visit.

So, to summarise ... thanks to your utter cretinous incompetence/malicious indifference [delete as applicable], I have incurred, and will incur again, a set of charges that, due to my tight financial status, will continue to roll from month to month for the foreseeable future, depriving me of already scarce funds on which to live, and keeping me your impoverished little bitch for a while longer. Thanks a lot. Tell me again why it is that the general public has such a seemingly inexhaustible supply of vitriol towards banks right now? Could it be because you come across like an indifferent, callous, insensitive, treacherous, heartless, and disingenuous ice-cold shower of utter bastards?

And that's that ... or at least, it would be if I were to end the story here. I have, however, absolutely no intention of letting you off the hook on this one.

You have 14 days from the date of this letter to carry out the following:

1. IMMEDIATELY change my statement date so that charges are taken no earlier than the 1st, and no later than the 5th of each month AS I HAD ORIGINALLY REQUESTED.
2. Remove the charge that was applied on or about the 22nd of April and credit my account appropriately, on the grounds that it was incurred because of YOUR failure to carry out a simple customer request; a request, incidentally, that one of your phone drones assured me had "been done" AND was made with a more than reasonable amount of time for you to carry it out. Seriously, you received a multi-billion pound taxpayer bailout of your worthless arses in less time (and do remember that, as a taxpayer, I own 27% of you).
3. Put a stop to any charge that is due to occur at the end of May. Again, this is because the charges will be YOUR fault, having resulted directly from your having taken money I didn't have on April 22nd, thereby incurring yet more charges.
4. Contact me by phone at the number provided to inform me that the above has been done, and with a copy sent out in writing to the above address (don't forget to include your grovelling apology in both).

If you cannot, or will not, comply with the above (more than reasonable) requests, or if I see a single charge (other than the monthly fee and interest) appear in my account during the next 14 days, I shall be forwarding a copy of this letter on to the FSA, and any other relevant regulatory body with a move to making a serious complaint against Nat West. Given a close friend was able to have his statement/charging date changed within 24 hours of his requesting it, you have absolutely no excuses for your utter failure to do the same (his bank was the Halifax, by the way).

As soon as my financial obligations to the Nat West are finished (mercifully, this will be within the next six months), I shall be moving my custom away from you entirely, and encouraging everyone I know to do the same. Oh, and I shall also be posting a copy of this letter on my blog so that others may benefit from the wholly unnecessary, and completely sodding annoying, experience you've put me through (if this matter is not resolved to my satisfaction, I shall also likely forward the letter on to one or two suitable media outlets – they're always up for a good "bank screws customer" story).

Yours, with not-even-thinly-disguised contempt
Kris King

P.S: I wrote this letter while supervising my pet rats during their daily period of roaming freely about the room. Were it not for the lack of suitable gloves, I would have included in this letter some of the "comments" they left on the floor as I typed. Although lacking in manners, you can't fault their impeccable criticism.

As a postscript to this story, their eventual response was to refund the charges and, because they found my letter "offensive and disgusting", to declare that the bank/customer relationship had broken down and that I should take my business elsewhere ... which I did ... gladly.

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