

The complaint

Mr T complains that National Westminster Bank Plc (NatWest) closed his credit card.

What happened

Mr T had a credit card with NatWest for a number of years. Previously, when Mr T's credit card expired NatWest would issue a replacement automatically. Mr T last used his NatWest credit card in August 2021 and cleared the outstanding balance.

In July 2022 NatWest wrote to Mr T to advise that his credit card was due to expire. NatWest's letter asked Mr T to make contact within three months if he wanted to retain the credit card, otherwise it would be closed. But Mr T's explained he was out of the country at the time and didn't read NatWest's until his return to the UK. By that time, the credit card had closed.

Mr T went on to contact NatWest and asked it to reactivate his credit card. Mr T complained and NatWest issued a final response on 14 January 2023. NatWest said it had given Mr T three months to confirm whether he wanted to retain the credit card before closing it and didn't uphold his complaint.

An investigator at this service looked at Mr T's complaint. The investigator thought NatWest had provided reasonable notice of its intention to close Mr T's credit card and didn't ask it to do anything else. Mr T asked to appeal so 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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

I understand Mr T wanted to retain his credit card and was abroad when NatWest sent its letter in July 2022. But I have to be fair to both parties and NatWest has pointed out that Mr T hadn't used his credit card for around year before it reviewed his account and took the decision not to renew it. NatWest has explained it's not under an obligation to renew credit cards and that it can review and account and take the decision to close it, in line with the terms and conditions.

I've reviewed NatWest's credit card terms and conditions. They say NatWest can take the decision to close a credit card by giving advance notice to the card holder. Here, NatWest

wrote to Mr T in July 2022 and said it would close his credit card in three months if no contact was received. As no contact from Mr T was received, I'm satisfied NatWest acted in line with its terms and conditions when it closed his credit card.

I also think it's fair to say NatWest wasn't aware Mr T was abroad for an extended period. So whilst I understand why Mr T didn't receive NatWest's letter until after the account was closed, I haven't seen anything that shows it acted unfairly.

In response to the investigator, Mr T advised that NatWest had replaced two existing credit cards with a singled one. Whilst I can see there were previously Visa and Mastercard credit cards attached to the account, they were replaced by a single credit card by NatWest. And NatWest's letter in July 2022 related to the overall account when it advised no new credit card would be issued if Mr T didn't get in touch. I haven't seen any evidence that shows NatWest made a mistake.

I'm very sorry to disappoint Mr T but as I'm satisfied NatWest acted in line with the account terms and conditions and haven't found evidence to show its decision to close his credit card was unfair I'm not telling it to do anything else.

My final decision

My decision is that I don't uphold Mr T's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 15 January 2024.

Marco Manente
Ombudsman