

The complaint

Miss W complains that National Westminster Bank Plc (NatWest) couldn't find an account she held.

What happened

Miss W says she had an account with NatWest, but lost track of it. She said it had a balance of £9,800. Miss W had suffered with various illnesses and accidents over the years and needs the money to live off. She wants the money returned to her, plus compensation.

NatWest attempted to trace the account a number of times and wrote to Miss W in 2005, 2010, 2018 and lastly in July 2019. The letters then said they couldn't find any account in Miss W's name.

NatWest's last final response (in February 2023) said they couldn't find any account held in Miss W's name. They'd asked her for further evidence, such as old statements, passbook, correspondence, but Miss W couldn't provide anything. So NatWest declined Miss W's complaint.

Miss W brought her complaint to us. Our investigator didn't uphold it. She could see that NatWest searched their records for an account in Miss W's name, but without any success. She said NatWest had done all they could.

Miss W asked that an ombudsman look at her complaint and so it has come to me to make a final 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've been through Miss W's contacts with NatWest and see that the bank investigated this for her several times – in 2005, 2010, 2018 and 2019. Therefore, under normal circumstances, our rules would say that we cannot look into Miss W's complaint again - as it has already been investigated. For us to be able to look into it, we would need NatWest's agreement – we asked for that and they agreed.

Looking back at what happened, I can see that NatWest searched their records each time on the dates I've set out and found nothing. And then searched again and wrote to Miss W in February 2023. I've seen the searches they did on her name and date of birth/address. And nothing is shown.

I can only look at whether NatWest acted reasonably in dealing with Miss W's complaint. And they have – I can see they've searched for Miss W's address recently again (in June 2023). And couldn't find anything.

Miss W gave us a number of other addresses she lived at over the years. I wanted to ensure these had been looked at – and we asked NatWest to do that. NatWest searched again on

those further four addresses – and found nothing. We asked (as did NatWest) Miss W for any evidence she still had about the account – such as old cheque book stubs, statements, letters etc, as that may have helped. But unfortunately she couldn't provide anything.

I was sorry to learn of the difficulties that Miss W has had over the years, and I hope she is now keeping as well as can be expected. I know she will be disappointed, but my decision is that NatWest dealt with her complaint effectively, and I am not asking the bank to do anything here.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 15 September 2023.

Martin Lord
Ombudsman