

## **The complaint**

Mr G has complained that Citibank UK Limited ("Citi") did not make him aware that his CitiGold account had introduced a monthly fee and that the criteria for having this fee waived had changed. Mr G says that this in turn led him to be charged a monthly account fee, which he now would like refunded.

## **What happened**

Mr G held a CitiGold staff account, he stopped using this account in 2007. Mr G also held a savings account with Citi which had a balance of around £7,000. In 2019 Citi wrote to Mr G to say that his account was going to be made dormant as he had not used it. In 2021 Mr G reactivated his current account.

After a while Mr G contacted Citi as he'd noticed that he had been being charged a fee of £75 a month to hold his CitiGold account. Mr G asked Citi to refund these monthly fees as he says he was not made aware that the account had monthly fees or what the criteria was for having this fee. He also says he was not told when he reactivated his account it would start the monthly account fee.

Citi told Mr G that it had notified him of the account fee and fee waiver criteria in 2017 and as the account fees had been applied correctly, it declined to refund the account fees.

Our adjudicator didn't think Citi had treated Mr G unfairly. Mr G disagreed and asked for an ombudsman to review his complaint. So the case has been passed 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.

In this instance there are a few main things for me to consider. These are, was Citi entitled to start applying the fee; and did Citi do enough to make Mr G aware of the monthly fee and the associated fee waiver criteria.

The terms and conditions of Mr G's account that were in place at the time the change notification was sent (2017) state that a change can be made to the account as long as the account holder is given a personal notice of the change two months in advance of the change taking place.

In this instance Citi has provided a template of the e-mail that would've been sent to Mr G in which it states the criteria for the fee waiver. It has also provided evidence that shows that this letter was sent via e-mail to the e-mail address that Mr G provided to Citi. This e-mail was not bounced back to Citi. It seems from the audit trail provided that Mr G may not have opened this e-mail, but that is not something I can hold Citi responsible for. All Citi needed to do was to give notice of the change, which in this case it has done. So I am satisfied that Citi was entitled to change the fee waiver criteria and this was communicated to Mr G.

It seems that due to the Mr G's account being dormant he was not charged this fee until his account was reactivated. I note that Mr G says that when he reactivated his account, he should have been told that he was going to be charged going forward. But I think he really should have known that his account would normally attract a monthly account fee based on the letter sent to him in 2017 and therefore I do not think that Citi was under any obligation to have to bring this to his attention.

I also note that Mr G being charged a monthly account fee would have been shown on his monthly account statements, which I can see clearly stated that he was being charged £75 a month. So I think Citi did enough to make Mr G aware that his account would normally attract a monthly fee and it showed him when the fee was being charged.

Given the above I don't think that Citi has done anything wrong and as such I am unable to tell it to refund the account fees. Citibank notified Mr G of the changes in line with the terms and conditions. So although I appreciate Mr G's frustration, I can't uphold this complaint.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 27 October 2023.

Charlie Newton  
**Ombudsman**