

## **The complaint**

V, a limited company complains about the process used by National Westminster Bank Plc (NatWest) to open a new bank account.

V is represented in its complaint by Mr K.

## **What happened**

In early 2023, V wanted to open a business bank account with NatWest. After making the application, Mr K was unhappy to receive a text giving him three hours to submit the required documentation or his invitation to submit the documents would expire. As Mr K couldn't meet the deadline due to waiting for statements from V's existing bank, he had to restart the application process. Mr K says the first time he was aware of NatWest's strict policy on returning documents was when he received the text.

NatWest says that once a customer submits its application, NatWest sends an email which says documents should be submitted within seven to ten working days. If the customer doesn't return documents within the specified timeframe, NatWest then cancels the application.

Our investigator didn't recommend that V's complaint be upheld. In summary, he thought V should have been aware that documents would need to be returned within seven to ten working days well before it received the three hour warning text.

Overall, our investigator didn't think NatWest was responsible for any delays with V's application which was successful on the third attempt. Our investigator also noted that V's second application wasn't made immediately following the rejection of the first application and that the second application was also not accepted – indicating that V was responsible for the delays.

Mr K didn't accept the investigation outcome and said he didn't understand the investigator's comments on the second application.

Our investigator clarified his view by explaining that NatWest had provided evidence that once the deadline for submitting the documents for the first application expired, V waited almost two weeks to make the second application. Our investigator thought this indicated that V didn't have an urgent need for the business account.

Our investigator accepted that Mr K may not have been aware of the deadline when first submitting V's application but this didn't mean that NatWest didn't mention the deadline when responding to V's application.

Mr K responded to say that he's never referred to any sense of urgency in V's complaint. Mr K says the complaint concerns the three hours' notice he received, after which time the application had to be restarted from scratch. Mr K says it wasn't possible to simply resume the application as V had changed address and needed to wait for the next statement cycle so that the statement would show V's new address.

## **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 grateful to Mr K for his clarification of V's complaint. He was unhappy to receive a text message giving him only three hours to submit the application. Mr K doesn't think this was fair and it meant he had to make a fresh application.

I'm sorry to hear about Mr K's frustration with NatWest's account opening process but for me to find that NatWest should do anything in response to V's complaint – I would have to be persuaded that NatWest made a mistake in the handling of V's account application.

Overall, I'm not persuaded that NatWest has done anything wrong. It has provided evidence to show that when V first submitted its application, V would have been sent an email stating that "all required documents need to be provided within 7 – 10 working days for the application to be processed without delay". So, I can't reasonably find that NatWest didn't make V aware of the deadline for providing information. This means I don't consider it was unreasonable for NatWest to message V shortly before the deadline was due to expire. And I don't find NatWest treated V unfairly when it asked it to restart the application process.

As I don't consider NatWest made a mistake which led V to having to resubmit its account application, I don't require NatWest to apologise or pay compensation for any of the resulting inconvenience caused to V.

## **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask V to accept or reject my decision before 7 November 2023.

Gemma Bowen  
**Ombudsman**