

The complaint

Mr M complains that National Westminster Bank Plc closed his account and is unwilling to reopen it.

What happened

Mr M had an account with NatWest until 2014, when it was closed. In 2023, Mr M complained to NatWest about this – saying that he had been spoken to rudely when he spoke to it about this and that he remained unhappy with NatWest’s decision.

NatWest responded and explained that it had followed the correct process when closing the account. It said it acted in line with the terms and conditions of the account and that it couldn’t now reinstate the account

Mr M remained unhappy with this and brought his complaint to our service where one of our investigators looked into it. They said that the terms of Mr M’s account with NatWest explained that it could close accounts and that it provided him 60 days’ notice of its intent to do so – although Mr M didn’t receive that. But they felt that NatWest acted fairly here and that it had explained the reasons behind its decision, even if Mr M didn’t think it had done so in enough detail. She saw that NatWest acknowledged and apologised for how it communicated with Mr M and felt this was enough to resolve this part of his complaint.

Mr M disagreed saying that NatWest gave him no expectation that it would ever close his account and continued to send him emails and cards, which led him to believe it was happy with the banking relationship. He also wanted to know the specific reasons NatWest closed his account. So the complaint was passed to me to decide.

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.

Firstly I've considered NatWest's decision to close Mr M's account. NatWest has told this service why it made this decision and it's asked us to keep that confidential. Our rules allow us to receive evidence in confidence and so while we can't disclose some of this information to Mr M – I've considered what it's said. Having done so, I'm satisfied it was entitled to close the account here. NatWest may not have given Mr M as much detail as he expected about its decision, but that's in line with what its terms say (and will have said) about this, which is that there are circumstances where it won't tell a customer why it has taken steps like this.

NatWest's terms say (and will have said at the relevant time) that it can close an account by giving a customer 60 days' notice of its intention to do so. While some of the records are limited by the time that has passed here – NatWest has mentioned sending a notice like this. Mr M says that he didn't receive that, but this doesn't change the fact that NatWest was entitled to close the account here and that it looks to have followed its process in doing so. In these circumstances, I won't be telling NatWest that it needs to reopen Mr M's account.

I'd add that Mr M's account was closed back in 2014 – so in effect he's now asking NatWest to reopen an account that was closed around nine years ago. I don't think it'd be fair to expect a business to reopen an account after it's been closed for such a long time. I realise the impact this will have on Mr M, given what he's said about his circumstances – but the account was correctly closed and has been that way for many years now. In these circumstances it wouldn't be fair for me to now tell NatWest to reopen this.

In saying the above, I've considered everything that Mr M has said about when he sent messages to NatWest asking it to keep his account open in 2014. I've also considered what he's said about the messages, emails and debit card he was receiving from NatWest that gave him the impression his account would remain open. But none of this changes my decision that NatWest was entitled to close his account when it did and that it wouldn't be fair to tell NatWest to reopen the account here after such a long time.

Mr M has also raised some service related issues about how he was spoken to at the time. I can see that NatWest has apologised if its service made him feel this way. In the circumstances, I think that apology is a fair way of dealing with that aspect of Mr M's complaint. It follows that I won't be telling NatWest that it needs to do any more here.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 12 January 2024.

James Staples
Ombudsman