

## **The complaint**

Mr F complains that National Westminster Bank Plc (NWB) declined his application for a credit card.

## **What happened**

Mr F tried to apply for a credit card with NWB but during the application it said he already held an account with NWB and he was unable to proceed.

Mr F complained to NWB. He said that he'd previously tried to transfer a current account in 2019 but had been declined. He wanted to know if his application for a credit card had been declined due to the same issue.

In response, NWB said it was aware of an issue with the online application process if a customer had applied or taken out a product in the past which prevented the customer from continuing the application. In relation to the rejection of Mr F's application to transfer a current account, NWB said that as per its letter in Mr F's previous complaint in 2019, all applications to the group would be declined. NWB advised Mr F that if he wanted to know what information was held on him under GDPR he should submit a Subject Access Request.

Mr F remained unhappy and complained to this service. He wants to know why he can't have any products from NWB. He feels that he's being discriminated against and wants compensation. He also said the final response letter took months to arrive.

Our investigator didn't uphold the complaint. He said that in 2019 NWB decided to end its banking relationship with Mr F, which he'd been made aware of. The investigator said that the terms and conditions allowed NWB to close an account and it wasn't under an obligation to give the specific reasons for its decision to Mr F.

Mr F said he wanted to know the reason he was declined. He didn't think it was fair that he hadn't been given access to the information which was preventing him from having NWB products.

## **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 understand that Mr F is frustrated that he doesn't know the reasons why he's been declined for products from the NWB group. However, I agree with the investigator that NWB hasn't made an error. The bank's terms and conditions – which I can see that the investigator provided to Mr F – allow it to decline an application and it doesn't have to disclose the reason for this as this is considered to be business sensitive information.

I've thought about whether NWB treated Mr F fairly when it declined his application. NWB has provided information about the decision and although I can't disclose the information provided by NWB, I've reviewed it and I'm satisfied that the decision to close the account

was fair and reasonable.

I understand that Mr F feels that he's been discriminated against. However, I haven't seen anything in the information supplied by NWB to suggest that this is the case. I'm satisfied that the bank made its decision for commercial reasons based on its criteria.

For the reasons I've explained I'm unable to say that NWB has made an error or treated Mr F unfairly. I won't be asking it to do anything further.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 8 February 2024.

Emma Davy  
**Ombudsman**