



The complaint

Ms F has complained about National Westminster Bank Plc. She isn't happy about its decision to close her local branch.

What happened

Ms F is unhappy that Nat West made the decision to close her local branch. And she is also unhappy that the branch it suggested using in the future didn't open on a Saturday. Nat West provided information about alternative local banking services, like cash machines and branches of the Post Office amongst other things including suggestions of alternative ways of banking. And it gave details of other branches within a few miles of the one it was closing.

Ms F complained to Nat West about her local branch closure. She started a petition to stop the branch closing and she didn't feel it conducted a proper consultation about the closure of her branch. Nat West explained the background to its decision to Ms F and gave details of the information it had taken into account when reaching its decision to close the branch, but it didn't believe it had acted unfairly. But as Ms F remained unhappy she complained to this Service.

Our investigator looked into things for Ms F, but she didn't uphold her complaint. She thought Nat West had provided details about other branches, outlined alternative banking arrangements and she thought Nat West had given reasonable notice of the proposed bank closure in line with the Financial Conduct Authority's (FCA) guidance. And she explained to Ms F that this Service couldn't tell Nat West how to conduct its business or not to close a branch.

As Ms F didn't agree, the matter has been 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.

Having done so I'm not upholding this complaint. I know this will come as a disappointment to Ms F given how disappointing she found it to have her local branch closed.

I think it's important to explain to Ms F that this Service can't fine or punish a business and as our investigator explained we can't tell a business how it should operate or interfere with its commercial decisions. And we can only consider a consumer's complaint individually. I know Ms F has made representation for the wider community as she sees it, but I can't consider that. If I tell a business to take action to correct a mistake, the settlement will be customer focused, taking into account any financial losses they've experienced, and unreasonable levels of distress and inconvenience caused. Details about the basis on which we operate can be found on our website and within the Dispute Resolution Rules (DISP) which is set out in the FCA's Handbook.

Ms F didn't agree with the investigator and said Nat West hadn't followed the correct consultative process and ignored her petitions against the branch closure. And Ms F highlighted that she was making her complaint on behalf of others in the community who she felt were impacted by the branch closure.

Ms F provided us with details of her petition, and I understand her position that the branch closure impacts the wider community and wider groups. But, in terms of our rules and the basis on which we consider complaints, I can only look at Ms F's complaint individually and how Nat West's actions have impacted her.

Ms F's only eligible to refer a complaint to us concerning her relationship with the bank. There's no scope within the rules we operate under to deal with complaints from a group of customers. That means I'm not going to comment more widely about the impact of Nat West's decision to close her local branch. I'm going to focus on how Nat West's decision impacted Ms F.

I know Ms F wanted us to stop Nat West shutting the now closed branch. But businesses are free to act in line with their commercial discretion, provided it's taken proper steps before and after closure and reassured consumers that it had given proper consideration and thought to its decision. The FCA issued guidance known as Branch and ATM closures or conversions and the guidance sets out the steps a business should follow, including details of assessments it should publish concerning any decision made. The guidance says customers should be given advance warning about any proposed branch closure and information about alternatives should be provided.

I understand from the information Nat West and Ms F has provided that the decision was driven by a fall in branch transactions at this location, a rise in online or mobile banking with customers and alternative banking arrangements available. I note Nat West provided details of another branch a few miles away that customers can visit, and its final response gave further details about what it took into account when reaching its decision. I know Ms F feels that this consultation process wasn't fully undertaken by Nat West and that all the parties identified weren't consulted. But I haven't seen any evidence to support this and, from the information before me, I'm satisfied Nat West followed the relevant industry guidance when closing the branch in question.

Ms F gave us a lot of background concerning how the closure may impact people generally in the local community. I understand why Ms F has given us that information. But, as I've outlined above, my focus is on whether the decision to close Ms F's local branch unfairly impacted her individually.

I'm very sorry to disappoint Ms F as I can see how strongly she feels about this matter. But I haven't been persuaded Nat West's decision was unfair. I'm satisfied it communicated its decision to Ms F with reasonable notice and explained the basis on which its branch would close. And I'm satisfied Nat West provided information regarding alternative branches and other banking options available in line with the industry guidance.

Finally, I note Ms F isn't happy that the next nearest local branch Nat West suggested she use didn't open on Saturdays. Again, I can understand that this affected Ms F's convenience, but a lot of bank branches don't open on a Saturday and, in line with what I've already outlined above, I can't interfere with a bank's commercial decision about this. Nat West has also explained a number of ways that Ms F can bank without the use of a branch, including telephone banking, online banking and the use of the Post Office which should help Ms F here.

Given all of this, I'm satisfied Nat West dealt with Ms F's complaint fairly and I'm not telling it to take any further action.

My final decision

It follows, for the reasons given above, that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms F to accept or reject my decision before 14 November 2023.

Colin Keegan
Ombudsman