

## **The complaint**

Miss G complains National Westminster Bank Plc (“NatWest”) opened an account and then closed it shortly after.

## **What happened**

Miss G brought her complaint as she was unhappy with the response from NatWest. They told her after a review their decision to close her account remained the same. NatWest said in their Final Response Letter (“FRL”) they weren’t able to provide Miss G with any specific details surrounding their decision. They referred her to the terms and conditions relating to immediate closure of an account. But NatWest invited Miss G to send any supporting documentation she had to them and told her they would take it into account when considering her account closure appeal. NatWest reconsidered the matter but their conclusions remained the same.

Our investigator thought NatWest were within their rights to close Miss G’s account as long as they followed the terms and conditions. And that as this was a commercial decision NatWest weren’t obliged to provide any further explanation. He also thought NatWest had dealt fairly with her complaint. So, as he couldn’t find any evidence of a mistake by NatWest he didn’t uphold the complaint.

Miss G told us she was disappointed with the view. She told us she had a good credit record and had maintained her previous account with them well. She said her risk appetite was minimal due to the CIFAS marker being removed and proving her innocence. She thought it didn’t make sense that another bank had given her a new account but NatWest couldn’t. She asked for the investigator to get a fair and just reason as to why NatWest aren’t able to open an account for her as that would be peace of mind for her.

## **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.

The investigator has given a full summary of the background to this complaint in the letter giving his opinion. I’m afraid there’s not a great deal I can add to what he’s already told Miss G. I think he’s covered most points quite clearly and I agree with his conclusions.

The terms and conditions for this account – which Miss G agreed to on making her application – allow them to close the account immediately. The bank has set out the relevant clauses in their FRL, so I won’t repeat them here. So I can’t say they’ve done anything wrong when closing the account.

Miss G asked for NatWest to remedy her concerns by actually assessing the situation properly. The information NatWest have sent me shows they reviewed the decision to close the account twice. First when Miss G initially complained. And, second, after Miss G sent

them further information and a letter from CIFAS. But they came to the same conclusion. So I'm satisfied they've done as she's asked and that they've acted reasonably. Miss G says wants the bank to give a legitimate excuse for not providing her with a bank account. I can understand that. But, as the investigator has covered in his view, a bank's decision to close the account is a commercial one and they aren't under any obligation to provide a further explanation.

Given how strongly Miss G feels about what's happened she may want to pursue the matter further through other routes – I can see the investigator has signposted the regulators details in his second view. But my decision brings to an end what we – in trying to resolve her dispute with NatWest informally – can do for her. I'm sorry if this disappoints Miss G.

### **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 Miss G to accept or reject my decision before 6 July 2020.

Annabel O'Sullivan  
**Ombudsman**