

## The complaint

Mr P complains that National Westminster Bank Plc told him they'd closed his savings account in 2013, but that they didn't actually close it until 2020. He says he was caused distress when he received an email telling him a statement for the account was ready to view.

## What happened

Mr P held several accounts with NatWest. In 2013 he had difficulty repaying the overdraft on one of the accounts. His accounts were transferred to debt recoveries in April 2014.

In September 2018 Mr P's outstanding overdraft debt was sold to a third party. As there was no debt on the account at the centre of this complaint – the savings account – it stayed with NatWest.

NatWest deposited £20 into the savings account in 2019. This was compensation in relation to a separate complaint. But, realising the account was inactive, they issued Mr P with a cheque instead, and debited the £20 from the savings account – returning the balance to nil.

In March 2020 NatWest closed the savings account and an email was sent to Mr P which began, "*Your latest statement for account ending XXX is ready for you online now ...*"

Mr P queried this, and NatWest responded on 2 April 2020 explaining the statement (and the subsequent email to Mr P) had been generated automatically on their closure of the account. They apologised for any inconvenience he'd experienced. Unhappy with this, Mr P made a complaint.

NatWest issued a final response on 7 April 2020. They said although the account had been inactive since 2011 it had remained open, and they couldn't find any evidence Mr P had asked them to close it.

### *What Mr P told us*

Mr P told us he was informed in 2013 that *all* his NatWest accounts would be closed, and he'd no longer have access to view them online. Then, in 2019, he'd been told by a NatWest complaint handler that he'd never be able to use the savings account again.

He said that when he received a statement for the savings account, he "*had to go to the effort of emails and get nowhere with NatWest*". He also said he'd had "*an awful call*" with a member of NatWest staff when they'd told him they wouldn't compensate him.

### *What NatWest told us*

NatWest explained that when a customer is with debt recoveries all their accounts, including any savings accounts, become non-operational. This means they can't use the account, and no statements are issued. Whilst a savings account with a nil balance would normally be closed at this point, they said it seems Mr P's savings account remained open in 2014

because of an oversight. They explained the savings account wasn't closed until it was reviewed as part of a project in March 2020.

However, they added that Mr P would've been aware the account was still open in 2019 because he was told about the £20 that had been deposited in it in error at the time.

### *Our investigator's view*

Our investigator didn't uphold Mr P's complaint. She said there's no evidence Mr P was told his savings account would be closed in 2013, nor that he asked for it to be. She acknowledged that NatWest had taken a long time to close the account and that Mr P had found receiving the email about the statement upsetting. But overall, she didn't think NatWest had done anything that meant they should pay Mr P compensation.

Mr P didn't accept this outcome. He said there was no need for NatWest to send him the email about the savings account statement, and he'd experienced "*stress and anguish*" and wasted time having to respond to it. He said NatWest were wrong to keep an inactive savings account open for so long and to not send him regular statements. He didn't think an apology was enough and said he wanted £50 compensation.

Our investigator still didn't think NatWest had done anything wrong. But she asked them if they'd be willing to make an offer of financial compensation to resolve the complaint anyway.

NatWest declined pointing out that although the savings account remained open there'd been no detriment caused to Mr P. They also explained they'd sent him a gift hamper after he'd raised concerns about the conversation he'd had with a member of NatWest staff.

So, the complaint 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've reached the same conclusion as the investigator did and for broadly the same reasons – I don't uphold Mr P's complaint.

Mr P has been open with us about his long-term health conditions and I understand that, in the context of these, he was unsettled and troubled by the email from NatWest in March 2020 about the savings account. After all, he'd not used it since 2011, thought it had been closed in 2013/4, and as recently as 2019 had been told he couldn't use this account.

But I don't think what NatWest did here means that they should pay Mr P compensation. I think their explanation of what happened is reasonable, and their apology for any inconvenience caused by the automatically generated email is fair in the circumstances.

I'm sorry that Mr P is likely to be disappointed by my decision. I know that he feels deeply that NatWest got it badly wrong by keeping an inactive and non-operational account open for so long, and then caused him the inconvenience of having to respond to the automated email. But I can't agree that NatWest made any significant error by either keeping the account open or sending the email. And I note that NatWest responded to Mr P's enquiry about the email within two days explaining it had simply been prompted by the account's closure – in short, letting him know there was nothing he needed to do or be concerned about in relation to that account.

I also don't think NatWest were obliged to send Mr P regular statements for this account in the circumstances. Of course, if statements had been sent, he'd have known throughout that the account remained open, and the email advising of its closure might not have been so unexpected. But I still don't think Mr P has been caused any detriment by the account remaining open, and I find NatWest's apology for the inconvenience caused is enough.

Overall, I don't think what happened justifies the financial recompense Mr P seeks.

**My final decision**

My final decision is that I do not uphold Mr P's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 24 May 2021.

Beth Wilcox  
**Ombudsman**