

## The complaint

Mr S complains that National Westminster Bank Plc has no records of his account ending 509, which he had closed in 2020 but suspected had been fraudulently re-opened.

## What happened

Mr S called NatWest in July 2024 about an account he'd held, which ended with the number 509, and he had seen referred to on a credit agency report. NatWest said the account wasn't dormant but closed and hadn't been re-opened. Mr S said he believes the account should possibly be dormant, but NatWest wouldn't send him any transaction data for him to see.

Mr S said he has a record of transactions up to November 2020 when the account closed, but any after this will be fraud as it's possible the account was re-opened. He said, *'At a guess a possibly large transaction as mentioned in reports with the NIFB there seems to be many people involved and a messy cover up.'* He thought an inheritance or property transaction might have been intercepted and/or the account used for criminal activities. He said NatWest became frustrated at his enquiries about this and other accounts.

NatWest said the account on Mr S's credit report does not have an account number ending 0509. It subsequently informed us that this number is added to show the year and month it was opened and are the only numbers relating to this account which are viewable on a credit report. NatWest said accounts ending 974 and 967 that Mr S had mentioned were Cash ISAs. The former was open for a week in 2007 with no activity, and the latter was open from 2018 to 2020 with regular activity.

Mr S agreed this matched his record of when the account opened. But couldn't understand why his accounts had different closure dates. He referred his complaint to our service.

Our investigator didn't recommend it be upheld. She said NatWest explained the number to which Mr S had referred and provided the proper number and sort code and Mr S recognised this as one of his previously closed accounts. The investigator said NatWest provided details of all Mr S's accounts, including numbers and sort codes, the type of account and opening and closure dates. She gave this to Mr S with statements where available back to 2010. She said NatWest had discussed the accounts and transactions with Mr S, which he had recognised.

The investigator said NatWest's contact log shows Mr S requested the opening and closure, or transfer of the accounts and she sent him copies of the application forms he completed and signed in branch and an online application for his ISA. She said online accounts have a particular sort code unrelated to his local branch. She said where an account is transferred and closed as part of a switch to another bank, no account closure signature required. She clarified the ISA account had a zero balance and was therefore closed by NatWest and not transferred as part of his full account switch process. She said she was satisfied these accounts were opened and managed by Mr S.

The investigator said NatWest confirmed Mr S's PIN code and password had remained the same and ID verification would have been required to open the accounts. NatWest had said the opening documentation for Mr S's ISA ending 4967 wouldn't have been retained as part of an account switch process, which is in line with standard banking practice. She said the

account was switched to another bank at Mr S's request in November 2020 when he moved all his NatWest accounts. She said nothing untoward happened to Mr S's NatWest accounts.

Mr S said he wasn't satisfied with this response as he's only ever opened three Cash ISAs in his lifetime, excluding the first one with NatWest for a short time. He said a cash ISA with a sort code for a particular branch of NatWest was a mystery and he was shocked NatWest can't provide the data and said this was '*a smoking gun*.' He said he never opened this account. Mr S said he had made mistakes in his findings, but this account was inexplicable.

Mr S said the credit reference agency '*are definitely aiding in some kind of identity theft and covering their tracks*,' although he said he was mistaken about the account ended 509. He is seeking a fraud database report and requested an ombudsman review his complaint.

### **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.

Mr S wants to see if his former account with NatWest has been used after the date of closure. He thinks it should be dormant and not closed. He also thinks it may have been re-opened to receive payments in his name which he hasn't received. Mr S has raised complaints about other bank accounts that he has held, these will be considered separately.

In assessing whether NatWest has treated Mr S fairly, I've taken into account the relevant rules and guidelines along with good industry practice. There are general principles that say a bank should conduct its business with due skill, care and diligence and pay regard to the interests of its customers.

Banks are not required to retain information about closed accounts indefinitely and so I was pleased to see the extensive information provided by NatWest about Mr S's former accounts. This information has been set out to Mr S in detail by our investigator and I don't intend to repeat that here. However, I have looked at the account information carefully and I can see that some of Mr S's accounts were switched away from NatWest to another bank, and some were just closed.

The account which Mr S was concerned about initially, has now been identified. The number '509' to which Mr S referred is not an account number but a reference to the year and month the account was opened. Mr S has acknowledged this point but couldn't understand why his accounts had different closure dates.

The investigator provided Mr S with copies of his account opening applications and explained that when an account is transferred and closed as part of a switch to another bank, no account closure signature required. The information provided to Mr S shows that all closing balances were transferred to one account in his name on closure and before the switch process completed.

Based on the information NatWest has provided, particularly from its contact log, I can see that Mr S's accounts were all opened and closed by him. From what I have seen account security has been maintained by NatWest and Mr S hasn't provided any evidence or even mentioned specific transactions that he is questioning. In fact, Mr S has confirmed that he recognises the account that he initially questioned and to NatWest he recognised transactions that it discussed with him as part of its investigation.

I was sorry to learn that Mr S is also concerned about his other NatWest accounts as he believes he hadn't opened or closed these accounts as he has never been to the branch of NatWest relevant to the sort code for the accounts. The investigator has explained that for accounts opened online the sort code is allocated without reference to a branch the customer has used. I think this explains the issue Mr S has had in not recognising his ISA accounts.

Mr S explained that he thinks he has been the victim of identity theft, possibly involving a credit reference agency, and the reason for this may have been due an inheritance which someone may have intercepted by using his accounts fraudulently. Mr S hasn't given any details about who might have left him money or when, and I can't see anything to suggest that his account has been taken over illegitimately for that or any other purpose.

NatWest has stated there hasn't been any fraudulent activity on any of the accounts that were held by Mr S. From my review of the extensive records provided by NatWest I'm satisfied that there is no evidence of any fraud or untoward activity associated with any of Mr S's NatWest accounts. I think NatWest has followed good industry practice in its handling of Mr S's accounts and his many enquiries.

Mr S's remaining concern relates to the ISA which he says he doesn't recognise at all. He has said that he understood that he wasn't allowed to hold more than one ISA account, so it couldn't be his account.

It is permissible to hold more than one ISA at any one time and there are rules available on the Gov.uk website about these investments. I can see that the investigator provided him with details of the transactions on this account all of which were personal payments to or from his own accounts. The ISA account was closed with a zero balance and not transferred.

Because I have not found that NatWest has acted towards Mr S in error or treated him unfairly it follows that I am unable to uphold his complaint.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 8 January 2025.

Andrew Fraser  
**Ombudsman**