

The complaint

Mr P complains National Westminster Bank Public Limited Company (“NatWest”) closed his account without informing him. And by doing so, has failed to reasonably consider his circumstances.

Mr P is also unhappy about the service NatWest provided when he tried to access his account balance. And he wants NatWest to change how it communicates with customers in support of postal correspondence.

What happened

Mr P had a current account with NatWest and was a long-standing customer of the bank of more than 20 years. Mr P lives overseas in a remote part of Turkey.

In March 2024, NatWest sent Mr P a letter of notice that his account will be closed as his residential address wasn't in the United Kingdom (U.K). The letter told Mr P that his account would be closed in June 2024 and that he should move his account balance out of his account before his account closed. The letter also said that if Mr P didn't move his money he'd have to follow a reclaim process that may take up to 28 days.

Mr P discovered NatWest had closed his account around 11 June 2024. He said due to poor postal services in Turkey he never received NatWest's letter and only found out by accident that his account had been closed. Mr P says NatWest were fully aware of his address and should have let him know via telephone or email that it no longer wanted him as a customer.

Mr P contacted NatWest to find out how he could access his account balance, which at the time was just over £18,000. Mr P told NatWest that he needed the funds to pay for everyday living expenses and an upcoming birthday celebration that he'd been planning with his family.

NatWest sent Mr P a reclaims pack that set out what Mr P needed to do in order for him to have his account balance released. In summary, Mr P had to provide certified copies of his identification.

Mr P arranged for his identification to be certified in Turkey and sent NatWest copies of his passport; bank statement and Turkish ID. Mr P sent the documents to NatWest on 9 July 2024. NatWest looked at the documents Mr P had submitted and noticed that Mr P's actual passport hadn't been signed by him. NatWest also told Mr P it needed to contact the certifier Mr P had used in Turkey. And asked Mr P to provide contact details of the certifier. Mr P explained that the certifier didn't speak good English and offered to provide translation. But he provided their contact details so that NatWest could get in touch with them.

On 11 July 2024, NatWest emailed the certifier. But they didn't get a response. NatWest chased the certifier again on 16 July 2024. But again, didn't get a response. Mr P sent NatWest several emails chasing the release of his money. And called them. Each time he had to repeat what had happened to different advisors which Mr P said was frustrating and

inconvenient. NatWest told Mr P that they hadn't been able to get in touch with the certifier. And asked him if he had any other contact details to help them complete their checks.

Mr P repeatedly told NatWest that he needed the funds, and the matter was causing him a great deal of distress. Mr P asked NatWest if he came to the UK he'd be able to gain access to his funds quicker. NatWest said they still needed Mr P to certify his documents and could do so by visiting one of their branches, but they'd still need to review his documents and wouldn't be able to release his funds immediately.

Following this Mr P decided to fly to the UK to visit a branch with his documents. Mr P provided his documents in a UK branch on 22 July 2024. NatWest reviewed everything and released Mr P's funds to him on 26 July 2024.

Unhappy with this Mr P complained. He said NatWest had taken too long to release his money back to him. And he had to resort to flying to the UK to sort things out and get his money. He also said that whenever he rung NatWest he wasn't given any meaningful information and felt as if he was going round in circles.

In response, NatWest issued a final response letter and explained that its products are designed for customers within the UK. NatWest said that as Mr P's registered address was located outside of the UK, it had decided to close his account. It also said it hadn't done anything wrong when following its reclaims process and had returned Mr P's balance within its 28-day timeframe. However, it apologised for any misinformation Mr P may have been provided with regarding its commercial decision and paid Mr P £100 compensation to recognise any inconvenience this had caused him.

Mr P remained unhappy and brought his complaint to our service. He said he wants NatWest to cover the costs of his flights and accommodation to the UK, and compensation for the amount of trouble and upset he's been caused.

One of our investigator's looked into Mr P's complaint. They said that NatWest hadn't done anything wrong when it had closed Mr P's account. They also said that NatWest had done enough to put things right. So, they didn't uphold Mr P's complaint.

Mr P disagreed. He said he isn't too fussed about his account being closed, but it's the way NatWest went about things in doing so. He said NatWest shouldn't have relied on the postal service to let him know and should have contacted him by phone or email. He said his main issue was how long it took NatWest to give him back his money. He said he had to fly to the UK to sort out access to his funds which was inconvenient and costly. To put things right he wants at least £1,300 compensation.

As no agreement could be reached the matter has come 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.

Firstly, I want to make it clear that it is for NatWest to decide on its commercial strategy as to how to run its business. We can't make NatWest change its policies or procedures. That's the role of the regulator, The Financial Conduct Authority. My remit here is to decide whether I think NatWest acted fairly and reasonably when it decided to close Mr P's complaint.

NatWest is entitled to close an account just as a customer can close an account with it. But before NatWest closes an account, it must do so in a way which complies with the terms and conditions of the account.

Having looked through the account terms and conditions I can see that they say NatWest can:

“Close your Foundation or Basic account by giving you at least 60 days’ notice if

- Your no longer legal resident in the UK”

NatWest wrote to Mr P on 11 March 2024 and gave him 90 days’ notice of its intention to close his account. The letter explained this was because it had decided to no longer offer its products and services to customers who don’t hold a U.K residential address.

Mr P has confirmed that he moved overseas and has lived in Turkey for a number of years

Given what the terms say, and Mr P does not reside in the U.K, I’m satisfied that NatWest has acted fairly in applying them by closing Mr P’s account. I would expect NatWest to provide sufficient notice so that Mr P had enough time to make alternative arrangements from overseas. I’m satisfied that 90 days is sufficient time for them to do that.

I’d also add that NatWest should show reasonable care and flexibility where a customer’s situation merits it do more in these circumstances. Mr P used his account for living expenses and intended to use it to pay for an important birthday celebration. So, I understand the closure of his account has caused Mr P inconvenience. But I’m satisfied NatWest hasn’t acted unfairly when it closed Mr P’s account. So, I can’t consider making a compensation award for the trouble an upset Mr P experienced.

There are likely several reasons NatWest considered when reaching its decision to close the accounts of all customers who didn’t have a U.K residential address. I’m satisfied that this is a legitimate exercise of its commercial discretion. What this means is I can’t tell NatWest to reverse its commercial decision for Mr P. So, I won’t be directing NatWest to reopen Mr P’s account.

I can understand why being such long-standing customer is an important factor that Mr P feel NatWest should have taken into account. But this doesn’t change my mind given I think NatWest applied its terms fairly.

Mr P says NatWest should have used alternative means to communicate with him given how slow and unreliable the postal service is in Turkey. He’s argued that NatWest were aware of where he was living and had his email and contact phone number. So, he thinks NatWest should have made more of an effort to let him know it no longer wanted him as a customer. Especially given he has had an account with NatWest for so long.

I acknowledge Mr P’s comments around how he believes NatWest should communicate with its customers – particularly in the use of digital communications and where he lives. It’s important to explain that it’s not the role of this service to supervise, regulate or impose fines on any business. It’s also not our role to ask a business to alter its procedures or enforce changes to policies. That’s the role of the regulator, The Financial Conduct Authority. My remit here is to decide whether I think NatWest acted fairly and reasonably when applying those policies and procedures in the individual circumstances of Mr P’s complaint. However, I note that NatWest has acknowledged Mr P’s suggestions and said that it will review how it communicates in the future. I hope this gives Mr P some level of comfort that NatWest have taken on board his comments.

The crux of Mr P's complaint is how NatWest went about releasing his closing account balance. Mr P said that he had to make lots of phone calls at great cost to him and spend time emailing NatWest trying to sort out the certification of his documents. Mr P eventually said he had to resort to travelling to the UK at great expense and inconvenience to get his money. So, he wants NatWest to compensate him for the costs of his travel, phone calls and the trouble and upset he was caused trying to reclaim his money.

NatWest accepts it didn't provide Mr P with the service he could have expected when he called them. It has apologised and paid Mr P £100 compensation. Mr P says this isn't enough. He wants the cost of his trip back to the UK reimbursed along with compensation.

I note Mr P had to send several emails seeking updates to NatWest and that NatWest didn't always respond to him as quickly as he would have liked. Mr P was desperately trying to get his funds released and even offered help with translation of Turkish documents to speed things up. So, I can understand why Mr P is upset.

NatWest has accepted that it may have given Mr P misleading information, and it has paid him £100 compensation to recognise any inconvenience this caused him. I think this is fair and reasonable, so I won't be asking NatWest to do anything more to resolve this aspect of Mr P's complaint. In reaching this conclusion I've kept in mind that NatWest corrected any misinformation quite quickly, in its emails it sent Mr P.

NatWest asked Mr P to provide certified identification documents so that it could release His account balance back to him. Mr P lives abroad and communication in English was difficult with the individuals he'd arranged to certify his documents. Mr P tried to resolve issues over the phone, and email but then decided instead to return to the UK temporarily so that he could attend a branch and provide what was needed to have his account balance returned to him.

It is of course unfortunate that Mr P was not in the UK at the time when his account was closed. That made it more difficult for him to deal with the issue. But NatWest did provide him with an email address to which he could send the information it had asked for. It also chased Mr P's certifier on more than one occasion in an effort to verify the documents. I've seen no evidence that NatWest encouraged Mr P to return to the UK either. In fact, from looking at the emails I can see that NatWest told Mr P it wouldn't necessarily make things quicker as his paperwork would still need to be verified.

Mr P took the view that it would be quicker to return to the UK to sort things out than to try to do so remotely or wait for NatWest to get in touch with the certifier. I can understand why Mr P took that decision, and he may well be right in thinking that, by returning home, he could get his money sooner than would otherwise be the case. It was however his decision to return – at some financial cost – and I do not believe it would be fair to require NatWest to meet his travel costs. Its actions in questioning the certification were reasonable; they did not become unreasonable because Mr P was away from the UK. I'm also satisfied that the requesting documents be certified isn't unreasonable or overly onerous. I appreciate that Mr P felt the information requests were repetitive, or unnecessary. But I haven't found them to be unreasonable.

I note that Mr P feels that he should be compensated for his travel costs. But, as I don't believe NatWest acted unfairly in asking Mr P to provide certified documents in the first place, I do not believe it would be fair to make an award for the consequences of its actions. So, I won't be asking NatWest to do anything more to resolve Mr P's complaint.

My final decision

For the reasons I've explained, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 9 October 2025.

Sharon Kerrison
Ombudsman