

The complaint

Mr S complains National Westminster Bank Public Limited Company ('NatWest') closed his bank account, and he feels he has been discriminated against.

To put things right, Mr S would like NatWest to reinstate his account.

What happened

In November 2023, NatWest wrote to Mr S informing him it would be closing his current account with 60 days' notice.

Mr S complained to NatWest. He said he had left Russia in 2014 and had been living in the UK since then, as he could no longer remain in Russia due to political reasons. He explained that since the European Union had put in place restrictive measures in 2014 relating to trade because of the conflict in Ukraine, Mr S had been unable to continue operating his business in Russia. And he felt that as a result, the rights of individuals who were affected by these measures including himself, were being infringed upon.

Mr S says he found himself in a position where he couldn't be sure he would be able to open a bank account but required one urgently for day-to-day payments that he needed to make.

Mr S requested that NatWest provide him with an account and explained he was happy to supply information about the source of funds entering his account. He said he was using money from his savings as well as from family and friends, to live on.

Mr S also mentioned a high-profile individual who had their accounts closed and likened it to Mr S's situation. In addition, he referred to a petition Mr S says a Member of Parliament created with an aim to require banks to provide specific reasons before closing an account.

Mr S said he felt his rights were being violated following NatWest's decision to close his account because he needed one to meet his basic needs. And requested that a written explanation be provided with the reason for closing his account, should NatWest decide not to change its position on the matter.

NatWest responded to Mr S' complaint in October 2024. It said:

- NatWest acknowledged the frustration caused by its decision to close Mr S' account. But the bank had closed the account in line with the account terms and its legal and regulatory obligations.
- A number of factors were considered before reaching the decision to close Mr S' accounts but NatWest wouldn't be sharing the reasons with Mr S, nor was it obliged to do so
- There had been substantial interest on the case regarding the high-profile individual who had their accounts closed. NatWest couldn't comment on the detail of what happened

due to customer confidentiality obligations. But NatWest confirmed it didn't have a policy to exit customers based on their political and personal views

- Decisions to close accounts involve a number of factors and should any changes be required to this following a review along with any recommendations by the industry regulator or government, NatWest would implement this

Mr S subsequently referred his complaint to our service. One of our Investigators looked into things and didn't uphold the complaint.

In summary they said:

- NatWest closed Mr S's account in line with the account terms and conditions. And it isn't obliged to share the reason for this decision with Mr S
- Mr S made reference to a high-profile individual whose accounts had been closed, media reports about this and the possibility of changes to rules relating to account closures. But our service only considers complaints on an individual basis in line with relevant rules and regulations applicable at the time
- It isn't the role of our service to determine whether the Equality Act 2010 has been breached – this can only be decided by the courts. But from the information received there wasn't any evidence to suggest Mr A had been treated unfairly by NatWest

Mr S disagreed. In summary, he said:

- Mr S had been forced to leave his homeland due to his political views and for being accused of crimes he didn't commit
- He had been a law-abiding citizen since living in the UK and had regularly been paying taxes. He came to the UK to find a safe place for him and his family
- Mr S felt NatWest had discriminated against him. And if all UK banks closed his accounts without providing a reason, he wouldn't be able to receive a salary or pay for essential bills and important expenses

Unhappy with the outcome, Mr S asked for his complaint to be decided by an ombudsman.

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.

I'm very aware that I've summarised the events in this complaint in far less detail than the parties and I've done so using my own words. No discourtesy is intended by me in taking this approach. Instead, I've focussed on what I think are the key issues here. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

If there's something I've not mentioned, it isn't because I've ignored it. I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is the right outcome. I do stress however that I've considered everything that Mr S and NatWest have said before reaching my decision. It's important to note, my decision solely focuses on NatWest's actions regarding Mr S' current account.

Account closure

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

The terms and conditions of the account, which NatWest and Mr S had to comply with, say that it could close the account by giving him at least 60 days' notice. And in certain circumstances it can close an account immediately or with less notice.

I note Mr S has mentioned the closure of a high-profile individual's account which led to a significant amount of media interest. I acknowledge this and Mr S' arguments regarding the rules surrounding account closures and reasons for banks doing so. My role is to decide on Mr S' complaint on its individual merits, however I appreciate Mr S' strength of feeling regarding these issues.

Having carefully considered NatWest's reason for closing Mr S' account, I'm satisfied NatWest acted appropriately in the circumstances and closed the account in line with its terms and it did so fairly. I understand Mr S would like NatWest to provide the reasons for its decision to close his account. But NatWest isn't obliged to provide this information to Mr S.

I would add too that our rules allow us to receive evidence in confidence. We may treat evidence from banks as confidential for a number of reasons – for example, if it contains security information, or commercially sensitive information. Some of the information NatWest has provided is information that I consider should be kept confidential.

Discrimination

Mr S says he feels he has been discriminated against by NatWest due to his nationality. I've thought carefully about this and don't undervalue how strongly Mr S feels about this point.

I'm satisfied the actions of NatWest were to comply with its regulatory obligations. So, whilst I recognise why Mr S has said he feels he has been discriminated against, I'm satisfied NatWest hasn't treated him unfairly.

I've no doubt Mr S has been put in a difficult position because his account has been closed. But having considered everything, I don't think NatWest did anything wrong in closing Mr S' account - so I won't be directing NatWest to do anything to put things right.

My final decision

For the reasons above, I have decided not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 4 September 2025.

Khadijah Nakhuda
Ombudsman