

The complaint

Miss B complains National Westminster Bank Plc (“NatWest”) doesn’t let her open a new account with it following its decision to close a current account in 2018.

What happened

The details of this complaint are well known by both parties, so I won’t repeat them again here. Instead, I’ll focus on giving my reasons for my decision.

Please note, this decision only deals with Miss B’s complaint about being refused new accounts by NatWest following the closure of her previous account in 2018. This decision doesn’t cover NatWest’s actions when closing the previous account in 2018 as that has already been referred and dealt with at this service. Nor will it consider any complaint where Miss B isn’t the eligible complainant – so where she is complaining about a separate legal entity or complaining on behalf of another eligible complainant.

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 have decided not to uphold this complaint. I’ll explain why:

- NatWest is entitled to decline an application for a new customer, in the same way Miss B is free to choose who she banks with. I’ve considered that Miss B was a previous customer who had her account closed in 2018 by NatWest. I also note one of our Investigator’s said that NatWest had closed the account fairly but should have given Miss B more notice in 2019.
- As I’ve said, I won’t be considering what we said in 2019 about that account closure. But I can make a finding on whether NatWest acted fairly and reasonably in declining Miss B’s applications for new account subsequently. NatWest has explained why it has done so, and after carefully considering this, I’m satisfied it has acted appropriately, fairly, and reasonably. NatWest is under no obligation to give a more detailed explanation.
- Miss B is unhappy that NatWest has ‘blacklisted her for life’ – so in other words, prevented her from opening an account with it in the future. NatWest says it deals with every application on a case-by-case basis. NatWest is free to choose who it offers its services to, and in the context of this complaint, I’m persuaded it is acting fairly by taking information it has about Miss B from a previous account relationship into consideration.

Given I don’t think NatWest has done anything wrong, I see no basis in which to make an award for any compensation for any embarrassment, loss of opportunity, distress, and inconvenience Miss B says she has suffered.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 14 July 2025.

Ketan Nagla
Ombudsman