

The complaint

Miss B complains that National Westminster Bank Public Limited Company (NatWest) closed her accounts.

What happened

Miss B had accounts with NatWest. In June 2025, NatWest decided to close Miss B's accounts. It wrote to her to say it was closing the account immediately. Miss B thinks this was unfair. She complained to NatWest and referred the complaint to us.

Our investigator looked at what happened. She thought NatWest had acted in line with the terms and conditions. Miss B doesn't agree. The complaint has been referred 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.

The terms and conditions that applied to Miss B's account say that NatWest can close the account at any time if it gives at least 60 days notice – but in some circumstances can close accounts immediately.

Here Miss B received a payment of £450 into the account. She says this money belonged to a third party. The third party had sold a phone - and arranged for the proceeds of the sale to be paid into Miss B's account. Miss B then paid the funds to an account in the name of the third party.

NatWest asked Miss B about this payment. It appears she told NatWest the third party purchased the phone using cash the week before, but decided she didn't like it – and so decided to sell it. Miss B has told us the third party helps her manage her account with NatWest – which is why the third party paid the funds into her account. She says the third party cannot provide details of the original advert for the phone as this was taken down following the purchase, but the third party has now provided a handwritten receipt from the seller. I've asked Miss B if she has anything else – such as messages between the third party and the seller of the phone or photos or other information about the phone. But apart from the receipt, she hasn't provided anything.

Our rules allow us to accept information in confidence. Examples of information we may receive in confidence includes information about third parties or security information. Here, NatWest has provided additional information explaining why it closed Miss B's account. I am satisfied this information is sensitive and cannot be shared with Miss B.

I've carefully considered the information from both Miss B and NatWest. Having done so, I'm satisfied that NatWest was acting in line with the terms and conditions of the account when it closed Miss B's account – and that it could do so without notice. I acknowledge that closing the account without warning would have been inconvenient. I have some sympathy for Miss

B and don't doubt she's had a difficult time. But this is something NatWest was entitled to do under the terms and conditions that applied – and I can't say that it was unfair for NatWest to have done this given the arrangement Miss B has described and the very limited information she's been able to provide about the purchase.

Finally, Miss B says she's had difficulties opening accounts elsewhere. Based on what I've seen, it doesn't appear this is because of anything NatWest has done. So this doesn't change my conclusion.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 25 November 2025.

Rebecca Hardman
Ombudsman