

The complaint

Mr W has complained National Westminster Bank Public Limited Company, trading as Ulster Bank, is holding him liable for debts on four bank accounts which he didn't open.

What happened

Mr W started to receive letters from Ulster Bank about debts relating to four bank accounts. He was convinced he'd not opened these accounts and asked Ulster Bank to investigate what was going on.

They believed he'd opened these accounts in September and October 2024. They were able to see that debit cards had been sent to Mr W's home address. All accounts had a £550 overdraft available to them on opening, and these had all been used immediately. NatWest had closed these accounts as they felt they'd been misused and identified these as such in December 2024.

Mr W disagreed with this and brought his complaint to the ombudsman service.

Our investigator felt the evidence indicated that these accounts had been most likely opened by Mr W as she couldn't see how there could be third party involvement.

Mr W was exasperated by this outcome. He and his husband had had a lodger from September 2024 to March 2025. This lodger had left owing Mr W's husband money, so he felt this was most likely who was responsible. He's asked an ombudsman to consider 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.

Having done so, I've reached the same outcome as our investigator. I'll explain why.

Where there is a dispute about what happened, I have based my decision on the balance of probabilities. In other words, on what I consider is most likely to have happened in the light of the evidence.

Firstly, I can see that the first bank account was opened in early September 2024. Whilst the account was opened in Mr W's name, using his home address and mobile number, I can see that the email address is not obviously his. Nor does it match the name of Mr W's lodger who had only just moved into their property. The other three accounts were opened soon afterwards and were obviously linked to the first-opened account.

It's worth confirming that email addresses are easy to set up so it's difficult to read too much into this either way. That said I did ask Mr W if he could provide his husband's name and he was unsure how this would be relevant to our service's investigation.

I can see that a one-time passcode was sent to Mr W's mobile device as security. Mr W

agrees this was sent to his mobile device but believes that his phone may not have been in his possession at the time. I can't see why a third-party would link these accounts to Mr W's own number as it would be simple to use another mobile number in their own possession.

Debit cards for the accounts were all sent to Mr W's home address, and in his name. Mr W has said *"only my husband and I have access to our post"*. I've considered whether any lodger would have been able to access the post – but when I consider we're talking about four separate cards, and four separate PINs I think this is overall unlikely.

I've reviewed the transactions on this account. There were payments out of three of these accounts first each also in a name similar to the email address linked to the account. There were also transactions to pay other credit products. There were credits which used Mr W's name. Mr W has suggested the narrative on the statement could mean anything. But I can see these payments are between these four disputed accounts which is why his name is attached to the statement narrative.

I also can see from Ulster Bank's customer notes that they were concerned in November 2024 that a further application was made and declined. This happened twice. This was probably related to the state of all four accounts which were close to the overdraft limit. However, I can also see their concerns that *"we've detected the customer has tried to make an application with screen sharing software ... or a VPN ... masking their IP address and/or device"*.

Mr W has told us that their lodger had the run of the property and would easily have been able to access his own laptop and mobile as these were kept within the property.

I also note that Mr W confirmed what devices he held. None of these match the Apple phone that was linked to these disputed accounts but obviously it is possible that Mr W deliberately omitted telling our service about this phone.

I have considered the possibility that this is third-party fraud. It can only be one of two individuals as so much was sent to Mr W's home address. But I have to wonder why. We're only talking about four amounts of £550 being misused. It also looks like quite an effort when there are much simpler ways to commit fraud.

Overall, I am satisfied Ulster Bank has sufficient evidence to believe Mr W opened these four accounts. I won't be asking them to do anything further.

Mr W has asked for considerable compensation to be paid. I am sorry to disappoint him but I won't be asking Ulster Bank to provide any compensation. Ulster Bank has offered Mr W £100 for how his complaint was managed and this offer remains open to him to accept.

I can tell the strength of Mr W's views on what has happened through his various submissions to our service. I am sure he will disagree with my findings. However, this does mark the end of our service's involvement in his complaint.

My final decision

For the reasons given, my final decision is not to uphold Mr W's complaint against National Westminster Bank Public Limited Company, trading as Ulster Bank.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 17 October 2025.

Sandra Quinn
Ombudsman