

The complaint

Mr C complains that National Westminster Bank plc ('NatWest') sent him multiple misleading letters about his credit card account closure. Mr C is concerned that NatWest aren't keeping proper records and aren't being transparent with him. Mr C is unhappy with the time it took NatWest to respond to his complaint.

Mr C wants NatWest to stop sending him and other customers letters about their accounts being recently closed, and to keep better records.

What happened

Mr C's credit card account ending 9730 closed in October 2020 and NatWest sent him a closure letter at the time. But in the last five years Mr C says he's received more closure letters saying, "your account is now closed." Mr C complained that this was misleading.

Mr C was also perplexed when NatWest didn't appear to have a record or copies of the letters they'd sent him – and when Mr C sent NatWest copies, NatWest said they'd not got them. Mr C questions NatWest's record keeping and the accuracy of their account handling.

Mr C wasn't happy NatWest's response to his complaint as he didn't feel they'd addressed the issues with their communication. He asked the Financial Ombudsman Service to investigate.

Our investigator didn't find evidence that NatWest had sent Mr C letters about a recent account closure. They only found evidence that NatWest had written about the account closure in October 2020. He didn't think NatWest had treated Mr C unfairly in the circumstances of his complaint.

Mr C disagreed and sought an ombudsman's decision. The matter came to me, and I sought further information from both parties as part of my investigation.

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've taken into account any relevant law and regulations, the regulator's rules, guidance and standards, codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

The Financial Ombudsman Service is an alternative dispute resolution service set up to resolve individual complaints based on what is fair and reasonable in the circumstances of each case. We do not punish or fine businesses or request that businesses change their practices or processes, as that is the role of the Financial Conduct Authority ('FCA').

Mr C is concerned about NatWest's data handling processes. Mr C may find the answers he seeks in NatWest's privacy policy (available on their website) and can ask them about their

data retention, but I can't interfere with NatWest's policies or direct how they write to their customers. That's not to say Mr C doesn't have avenues open to him as he can ask the Information Commissioner's Office to investigate concerns about how NatWest handle his data. The FCA will also review and sometimes act on information they receive about firms they regulate, but Mr C should know they won't respond to individual complaints.

Mr C says NatWest denied sending him letters which he's got in his possession. I can't fairly conclude that NatWest don't hold records of how they've handled Mr C's account because NatWest provided a chronology of the key letters they'd sent when providing their file for my review. The chronology tallies with the correspondence I have seen and with the actions taken on Mr C's account.

I have seen a letter from 2019 about the importance of Mr C paying more towards the balance to avoid higher interest repayments. I have seen the account closure letter sent on 13 October 2020. I have also seen copies of letters NatWest sent to Mr C following the account closure in October 2020 which refer to missed payments. I would expect NatWest to send these to Mr C as Mr C is under an obligation to repay his credit card balance even though his credit card is closed.

I asked Mr C to send me copies of the account closure letters he's had (he estimates annually) from NatWest for the account ending 9730 after the account closure on 13 October 2020. Neither Mr C nor NatWest have supplied copies of these letters. That is not to say they weren't sent to Mr C, rather that I haven't been able to fully assess these as part of my investigation.

Mr C says the letters say "your account is now closed". He thinks this is misleading and the letters should say "your account previously closed." Mr C says the wording of the letters makes it look as though there's been a recent change to one of his accounts and he's had to check which card the letters relate to.

I don't agree this is misleading as I don't think using the word "now" materially changes the communication that Mr C's account is closed. I think the word "now" means "at the present time," which is accurate here. Mr C accepts he's been able to check which account is being referred to so I can't fairly say NatWest have been unclear about this.

Mr C referred to previous decisions of this service in which awards were made to compensate for delays and poor engagement. I think it's important to say I don't follow previous decisions because I need to focus on what's fair and reasonable in the circumstances of this individual complaint.

I acknowledge Mr C has found this entire matter frustrating, but I don't think NatWest failed to engage with him about the issues giving rise to his complaint. NatWest asked Mr C for more details, to better understand his concerns.

NatWest paid £50 compensation and apologised to Mr C for misnaming him in correspondence on two occasions, which I think was fair. However, I did notice that when doing so they referred to Mr C incorrectly a third time in their final response letter. I don't think this warrants further compensation, but I will remind NatWest to take due care when addressing their customers.

I'm unable to consider Mr C's concerns to do with the length of time NatWest took to respond to his complaint because I don't have the power to investigate how a firm handles their complaints process. In short, my role is to look at the complaint itself.

I can only uphold Mr C's complaint if I find that NatWest have treated him unfairly, and I

haven't seen evidence to persuade me that's the case here. I am sorry to disappoint Mr C, but I don't uphold his complaint.

My final decision

For the reasons I've given, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 30 October 2025.

Clare Burgess-Cade
Ombudsman