

The complaint

Mr Y complains that National Westminster Bank Public Limited Company (NatWest) closed his bank accounts.

What happened

In 2025, Mr Y opened two bank accounts with NatWest. He says he has a condition that compels him to open and close bank accounts. But NatWest decided to close both of these accounts. Dissatisfied, Mr Y complained to NatWest – and then referred the complaint to us.

Our investigator looked at this and didn't think it should be upheld. Mr Y 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.

NatWest has commercial discretion to decide who it takes on as customers. And the terms and conditions that applied to Mr Y's accounts allow it to close accounts for any reason as long as it gives 60 days notice. In some cases, it can close accounts immediately. Here, NatWest closed the accounts with immediate effect. The main question I need to decide is whether NatWest acted in line with the terms and conditions and there's no other reason this was unfair.

NatWest has provided further information about the closure of the account which it has asked I treat in confidence. Our rules allow me to accept information in confidence. I'm satisfied this information is sensitive and cannot be shared with Mr Y. Based on what I've seen, I'm satisfied NatWest was acting in accordance with the terms and conditions when it closed Mr Y's accounts – and that this was fair.

Mr Y says he has an obsession with bank accounts that means he opens and then closes them because he can't decide which is right for him. He says he needed this account to receive state benefits, and thinks NatWest has discriminated against him. But while I appreciate this will come as a disappointment to Mr Y, this doesn't change my conclusion. I'm satisfied NatWest had grounds to close the account and can do so immediately. I'm not persuaded NatWest has treated Mr Y unfairly. I don't uphold the complaint and I'm not telling NatWest to do anything further to put things right.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Y to accept or reject my decision before 5 March 2026.

Rebecca Hardman

Ombudsman