

The complaint

Mr R complains NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY didn't explain that he'd no longer be able to download online transaction history once his account switch had completed.

What happened

Mr R has a business which until recently had an account with NatWest.

In February 2025 Mr R decided to switch his business account from NatWest to another bank who I'll refer to as "M" throughout the rest of this decision. He says M communicated every step to him efficiently and the switch completed on 14 February 2025. He says he then tried to download his transaction history from NatWest and discovered he couldn't do so. He contacted NatWest and ultimately complained about the fact that he could no longer access his transactional history online and about the communication or lack of it that he'd received from NatWest.

NatWest looked into Mr R's complaint and said that it had written to him on 7 February 2025 to say it had received his switch request and had explained in that letter what would happen next. NatWest said that the rest of the correspondence Mr R would have received would have come from his new bank. In other words, M. NatWest also said that it explains online that transactional history doesn't get transferred during the switch process and that the old account gets closed. NatWest said that Mr R wouldn't, therefore, have access to his online banking or transactional history anymore and that the only way to get transactional history once an account is closed is to order it.

Mr R was unhappy with NatWest's response and complained to our service.

One of our investigators looked into Mr R's complaint but didn't uphold it. They said that the switch process – including the fact that transactional history isn't transferred – is explained on NatWest's and M's website as well as on the website of the current account switch service.

Mr R wasn't happy with our investigator's recommendation. He said that he didn't receive any correspondence from NatWest and the letter that it says it sent didn't warn him of the risk so he could manage it. He also didn't think it was up to him to be checking other organisation's websites for the information. He asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed to me.

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 can see why Mr R has complained. He's switched accounts and after the switch completed he attempted to download his transactional data for his records. He'd hoped to be able to do that online so that his records would be in the right format for his accountant and HMRC amongst others. So, I can imagine it must have been a shock when he discovered he no longer had access to his transactional data online and that all he'd have would be hard copy statements. I do, however, agree with our investigator that all of the three websites they identified explain in clear terms that transactional history doesn't get transferred during the switch process and that full switches result in the old account being closed. I can also understand why Mr R feels NatWest should have done more. In switches, however, it's the new bank that's responsible for the whole process – the old bank has a minimal role. I appreciate that this won't be the answer Mr R is looking for, and he'll be put to considerable inconvenience making sure his records are in the right format. That's not, however, something I can say is as a result of a mistake on NatWest's part.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 14 October 2025.

Nicolas Atkinson
Ombudsman