

The complaint

Mr S has complained that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY (“NatWest”) incorrectly told him that if he opened a current account, only a soft credit file search will be carried out.

After Mr S applied for an account, he discovered that a hard credit file search had been completed.

What happened

In response to Mr S’s complaint, NatWest issued its final response letter in September 2025 and didn’t uphold the complaint. In summary, NatWest said it’d been unable to locate a call from Mr S. It explained that, during the application process, Mr S would’ve been presented with information that explained that NatWest would share information with credit reference agencies. As Mr S proceeded with the application, NatWest carried out a credit check for Mr S and his application was approved.

NatWest has said Mr S has since closed the account, but said that it was unable to remove the data it’d reported to the credit reference agencies.

After Mr S referred his complaint to this service, one of our investigators assessed the complaint, and they didn’t uphold the complaint.

As Mr S remained dissatisfied with the outcome reached by the investigator, the complaint was referred for an ombudsman’s decision.

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 reviewed everything, I don’t uphold this complaint.

Mr S has said that he was considering applying for an account with NatWest and noticed in NatWest’s privacy policy it says that NatWest may carry out a credit search. Mr S says he called NatWest and was told that only a soft search would be carried out. However, when he applied for a current account, a hard credit search was carried out.

In its response to the complaint, NatWest explained that it had searched its records and it was unable to locate a call with Mr S where Mr S was told that only a soft search would be completed.

To investigate this complaint, the investigator asked Mr S to provide as much detail as he can about the call. But Mr S didn’t provide any specific details regarding the call.

As such, the investigator went back to NatWest and asked it to search its call records again, using all known telephone numbers for Mr S. Despite searching its records between 1 March 2025 and 15 April 2025, NatWest was unable to locate such a call. But I can see that it does have evidence of a call from Mr S on 16 April 2025 – which was the day that Mr S asked for the recently opened account to be closed. Therefore, I think it’s likely, that, had Mr S called NatWest shortly before he applied for the current account, this would’ve likely appeared in NatWest’s search records.

Therefore, in the absence of such evidence I am required to decide this complaint on a balance of probabilities. And overall, taking everything into account, I don't think there is enough evidence here for me to conclude that NatWest likely did give Mr S misleading information about the type of credit searches that take place when someone applies for a current account. For example, even if Mr S did have such a conversation with NatWest, I don't know what Mr S said to NatWest and whether he made it clear that he was planning on applying for an overdraft when opening a current account.

Furthermore, as the investigator explained, the relevant section of NatWest's website for the Reward account explains that a credit check is carried out and that a credit check won't be carried out if the customer is only opening a savings account. And I note that, during the application process, Mr S applied for a £500 overdraft facility. Therefore, I can't say that NatWest's decision to carry out a hard credit check is unreasonable, particularly as Mr S was applying for lending at the same time.

As a final point, I'm also mindful that, Mr S says he was told that only a soft search would be carried out during the application process. But given that he applied for and was granted a £500 overdraft facility with the current account, then NatWest would've likely been required to report the status of Mr S's current account on his credit file once his account was open anyway.

So, in summary, I don't think there is enough evidence here for me to find in Mr S's favour. And I think Mr S would've largely been in a similar position, even if only a soft search had been carried out during the application process.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 20 February 2026.

Thomas White
Ombudsman