

## **The complaint**

Mrs N complains that National Westminster Bank Public Limited Company (NatWest) closed her account.

## **What happened**

Mrs N had an account with NatWest. In September 2020, NatWest decided to close Mrs N's account. Mrs N doesn't think this was fair. She also says that NatWest failed to support her with a gambling addiction. She complained to NatWest and referred the complaint to us.

Our investigator looked at this. She didn't think we could look at any of the gambling transactions that took place more than 6 years ago. She thought that the decision to close the account was fair. And she didn't think NatWest needed to take further action in respect of Mrs N's gambling.

Mrs N 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.

The terms and conditions that applied to Mrs N's account provide that NatWest can close accounts by giving at least 60 days' notice. In some circumstances it can do so immediately. Here, NatWest gave Mrs N less than 60 days' notice.

We've asked NatWest why it did this. NatWest has told us in confidence why it closed Mrs N's account. Our rules allow me to accept information in confidence, and I'm satisfied this information is sensitive and cannot be shared with Mrs N. Based on what I've seen, I'm satisfied that NatWest was acting in accordance with the applicable terms and conditions when it closed Mrs N's account and that this was fair.

I appreciate Mrs N wants to know more. But where NatWest closes accounts in these circumstances it doesn't need to give reasons, and nor would it be appropriate for me to tell NatWest to share its reasons with Mrs N, much as she wants to know. Mrs N thinks it may have been connected to a gambling addiction, and this would amount to discrimination. I'm satisfied, however, that NatWest had cause to close Mrs N's account.

I've next considered Mrs N's activity on the account. Mrs N says that had a gambling addiction and that NatWest should have stepped in to offer her additional support.

Looking over Mrs N's statements I accept there were periods where she made a large number of gambling transactions. I have some sympathy for Mrs N and don't doubt she's had a difficult time. But based on everything I've seen, I can't conclude that NatWest needed to do more.

I'm mindful that this appears to have been the normal way Mrs N used this account – I've seen statements going back to 2010 and I note that even in 2010 she was gambling regularly. Mrs N occasionally had significant winnings. Mrs N seems to have been managing her balance on a day by day basis and the gambling payments were modest individually – rarely more than £50. It doesn't appear to have caused her to go overdrawn. And the passage of time means that NatWest has limited information about what happened. Mrs N does say however that her branch manager discussed her gambling with her – this would have been at some point within the first three years of the account opening, so before 2011.

With all this in mind, while I accept Mrs N made a significant number of gambling transactions, I can't say based on what I've seen that NatWest should have intervened or would have seen that she was in financial difficulties because of this. I don't uphold this part of the complaint.

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs N to accept or reject my decision before 25 February 2026.

Rebecca Hardman  
**Ombudsman**