

The complaint

Mr C complains about a local branch closure and the accuracy of information National Westminster Bank Public Limited Company provided regarding the closure.

What happened

Mr C complains about the closure of a branch he used several times a year. Mr C explained he thought the figures used to support the branch closure were 'skewed'. For example, the branch had started closing earlier at 3.30pm, so he argued numbers using the branch would have reduced. He also complained about NatWest's definition of a regular customer as someone who visits the branch 12 times or more.

In addition, Mr C explained the branch closure would cause him difficulties paying in cash and cheques, meaning he would have to travel further. Mr C said he was concerned using alternative options would delay funds crediting his account, which NatWest hadn't addressed.

Mr C also enquired whether NatWest would issue paying-in book to use the alternative paying-in options. Mr C disputed there were equivalent paying-in services in the area for either cheques or coins, contrary to what NatWest had said in its booklet.

Mr C asked whether NatWest had considered reducing the hours even further or reducing the size of the branch. Mr C also complained an assistant at the branch hadn't been able to advise him how he could be involved with the consultation of local people the booklet referred to, as she didn't usually work at the branch in question.

Mr C also complained about NatWest's complaint handling, explaining NatWest had failed to respond to all the complaint points he had previously raised.

NatWest responded to Mr C's enquiry initially by email. It provided details of how quickly funds would credit his account when paying in through alternative methods. It also said he could order paying-in slips to use.

NatWest also wrote a final response letter to Mr C's complaint. NatWest explained it had given 12 weeks' notice before the permanent closure of the branch, as required. It explained the alternative banking options for Mr C and the time frames associated with paying in using alternative options. It accepted cheque payments into his account using the named third-party business could take a '*little longer*'.

Our investigator didn't think NatWest needed to take any action as it hadn't made an error. They explained our service couldn't change policies or procedures. They also explained we couldn't look into aspects Mr C has raised about NatWest's complaint handling.

Mr C rejected our investigator's recommendation, so his complaint has been passed to me to make a final 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.

I appreciate how strongly Mr C feels about his complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No courtesy is intended by this, it just reflects the informal nature of our service.

I fully appreciate it can be disappointing when a bank decides to close a local branch, and I sympathise with the issues Mr C has raised.

I can see Mr C has helpfully clarified recently his complaint isn't about the branch closure itself, but is regarding the '*maladministration*' because of what he considers is incorrect information on the document published about the branch closure. Mr C also explained he is concerned the service offered at the third-party business is not equal to the service he received from the branch, as suggested in the material published for the branch closure.

Before I consider this complaint further, I think it may be helpful if I first explain the limitations of our service.

Our service doesn't have the powers to fine companies or change businesses process, procedures or decisions, we can only consider whether the customer was treated fairly and reasonably in the circumstances of the case in hand, taking into account any wider industry obligations on the business.

Importantly, our service recognises businesses are entitled to make commercial decisions about the products and services they offer. Our service doesn't have the power to change such decisions or to demand businesses alter business practises, decisions or policies. Such issues can sometimes be within the remit of the regulator, the Financial Conduct Authority (FCA). However, the FCA has said the following regarding branch closure, that it won't '*...change or interfere, or specify a particular alternative to be put in place.*'

As I have alluded to, our service can consider whether NatWest followed guidance regarding branch closure set by the FCA. This says customers must be told of a branch closure 12 weeks in advance and about alternative ways they can access services. Businesses must also complete an impact assessment and publish this.

In this complaint, broadly speaking, Mr C appears to be dissatisfied with some of the information provided about the branch closure in the impact assessment, including the analysis of data used to support the closure. He disputes the accuracy and integrity of some of the information provided and published and is unhappy with definitions set by NatWest.

Firstly, I note some of the issues Mr C raised in the complaint file appear to be regarding the third-party business providing alternative paying-in options. To be clear, this decision is limited to NatWest, and I can't consider the actions of the third-party here. I do note NatWest agreed to pass these issues on to their liaison team to take up with the business in question, which appears to be a reasonable response in the circumstances.

I have examined the published branch closure guide for the branch in question and can't see NatWest said the service at the third-party for paying in cheques would be like-for-like. I can see it specifically said limits would apply to cash deposits. I also note it provided addresses and opening times for three other nearby branches in the leaflet, as well as three closer third-party businesses which could undertake some banking functions.

The evidence it has provided in its closure leaflet suggests NatWest has tried to help existing customers find alternative options for banking. This evidence also suggests it did consult with a range of stakeholders before confirming the decision, which it named, and complied with the 12 weeks' notice period. NatWest wasn't under an obligation to consult with customers.

I have no reason to doubt the accuracy of the published data, and although Mr C has explained his concerns, the details given appear in line with the general trend for branches to be used less over recent years, due to the increased use of technology for banking.

Somewhat importantly, the decision to close the branch was entirely a business decision NatWest were fully entitled to make. I therefore can't see NatWest did anything wrong regarding these obligations.

With regards to the issues Mr C has raised about complaint handling, this is not in itself a regulated activity our service can consider. Broadly speaking, our service can only consider issues regarding financial matters authorised by the FCA.

Finally, I would point out customers can choose whether to maintain a business relationship with a bank at any time. If the provision of services changes significantly because of a business decision, such as a branch closure, or changes to products or services available; customers are entirely at liberty to decide to end the business relationship and seek an alternative arrangement with another business which better suits their individual needs.

My final decision

For the reasons I have given, my final decision is I do not 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 14 January 2026.

Gareth Jones
Ombudsman