

## The complaint

Mr S complains National Westminster Bank PLC (NatWest) closed three accounts he held with it, provided poor service when he visited a branch and took too long to give him his funds back, causing him financial loss, distress and inconvenience.

## What happened

Mr S explained he travelled abroad in 2019, with the intention of returning to the UK shortly afterwards, but couldn't until 2024.

Mr S explained he had difficulty in obtaining funds and banking with NatWest whilst he was living abroad. Mr S described how he couldn't access his account for several years as he doesn't use internet banking. Mr S explained NatWest decided to close his accounts whilst he was overseas.

On returning to the UK in late 2024, Mr S said he visited a branch to obtain the funds from his three NatWest bank accounts.

Mr S said at first NatWest told him he didn't have any accounts; Mr S complains about this service he received when he visited the branch. Mr S said NatWest eventually told him the funds were now held in a suspended account and he would need to open a new account to retrieve the funds.

Mr S has now received the funds into a third-party bank account, but he isn't sure the funds received from NatWest are correct and are less than he was expecting.

NatWest issued a response to Mr S in December 2024. NatWest accepted it hadn't been able to assist Mr S on one occasion when he visited a branch and apologised for this. It sent a cheque for a total of £170 for the cost of the visit, and the distress and inconvenience this caused.

NatWest confirmed it had decided to close his accounts in 2023 as part of its '*Country Exit Process*' and wrote to Mr S. NatWest explained it had decided to only offer accounts to UK based customers.

NatWest confirmed it had already written to Mr S explaining the steps he needed to take to reclaim his funds and included a copy of the form he needed to complete for this process.

NatWest wrote a final response letter to Mr S in March 2025. It explained it had sent the funds to Mr S's new account correctly in mid-January 2025. NatWest also explained it had ordered copy statements for Mr S, as he had requested in branch, and he could let it know if he found any discrepancies.

NatWest didn't uphold Mr S's further complaint about his visits to the branch. NatWest said the statements he ordered during the visits were sent to the branch for him to collect in early February 2025.

Our investigator didn't think NatWest needed to take any further action. They examined Mr S's accounts and were satisfied the amounts in the closed accounts were transferred to his third-party bank account in February 2023.

As Mr S rejected our investigator's recommendation 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 S 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 discourtesy is intended by this, it just reflects the informal nature of our service.

Where evidence is incomplete, inconclusive or contradictory, I have to make decisions on the balance of probabilities – that is, what I consider is more likely than not to have happened in light of the available evidence and the wider surrounding circumstances.

I would assure Mr S I have considered his recent submissions after our investigator's recommendation regarding his complaint when making my final decision.

Firstly, I can see Mr S has raised issues regarding disputed transactions from 2021 towards the final stages of our investigator's investigation. These are not issues I can comment on here as our service can only consider complaints after the business has had the opportunity to respond. Mr S would need to raise these issues as a separate complaint with NatWest.

Mr S has maintained he doesn't believe the funds provided to him are correct. I am mindful Mr S may complain about disputed transactions, so this decision is limited to whether I am satisfied NatWest transferred the sums that were in Mr S's account when the accounts were placed in dormancy in 2023.

The evidence I have seen from the three account statements show NatWest transferred two of Mr S's account into his current account before closing it and transferring the funds to a dormancy account on 22 February 2023. These were a Cash ISA with just over £1,600 and a Select Account containing over £6,500. These sums were transferred to Mr S's other Select Account giving a total of over £53,300 on 22 February 2023. The evidence from the statements and NatWest's internal system shows this sum was transferred to NatWest's dormancy account.

The next issue for me to consider is whether I am satisfied NatWest acted fairly when it closed Mr S's accounts.

I can see NatWest wrote to Mr S in July 2022, explaining it would be closing his accounts in February 2023.

The letter explains NatWest had decided not to offer banking services in a number of countries and therefore gave Mr S six months' notice of the closure of his accounts. The letter explains *'we'll be closing your account(s) from 7<sup>th</sup> February 2023'*.

I appreciate Mr S is concerned NatWest actually closed the accounts on 22 February 2023, I would note NatWest said *'from'* 7 February, not *on* 7 February. It isn't unusual in my experience, for businesses to give a short period of time after a deadline for late replies. This would seem sensible in these circumstances, considering Mr S was living overseas.

As I have said, it isn't in dispute Mr S was living abroad and had been for some considerable time. The evidence therefore shows Mr S was given reasonable notice to act and transfer his funds to another bank.

Our service accepts businesses can make decisions about the products and services they offer, these are commercial decisions they are entitled to make. Businesses can close bank accounts for a variety of reasons; however, our service expects such closures to be completed reasonably and fairly. Our service expects businesses to give sufficient notice, and to explain why they are closing the account.

In these circumstances I am satisfied NatWest did both. It gave substantial notice, which is understandable in the circumstances, and explained why it wouldn't be able to offer services in the country Mr S was residing in.

I therefore don't think I can find NatWest were either unreasonable or unfair in the way it acted when it closed the accounts.

I will now consider the issues Mr S has discussed regarding obtaining the funds once the accounts were closed and after he returned to the UK.

Mr S said he returned to the UK in November 2024 and visited NatWest to retrieve his funds. NatWest's systems indicate Mr S first visited a branch regarding these issues in mid-November.

NatWest issued a letter to Mr S apologising for the service he had received at the branch. It accepts it didn't deal with Mr S's request properly during this visit and apologised. In the letter NatWest explained what Mr S needed to do to get the funds released and included the form he would need to fill in. It paid Mr S £170 for the issues he had experienced at the branch.

This was a one-off issue which took Mr S some effort to sort out. I have no doubt this was distressing for Mr S, but I am mindful the impact of this mistake was only a few days at most until NatWest provided him with the correct advice and details and traced his accounts. I therefore think this payment was in line with the guidance our service uses when determining fair and reasonable compensation.

The evidence shows all necessary paperwork was subsequently completed and I was pleased to see the full funds highlighted above were transferred to Mr S's third-party account in mid-January 2025.

I'm not persuaded Mr S suffered further poor service during subsequent visits to the branch. I understand Mr S now has the statements he requested, and it appears from the evidence NatWest provided these in a reasonable timeframe. I accept NatWest may not have been able to provide historic statements in branch straightaway.

As I have said, if Mr S is concerned about transactions on these statements, he would need to raise a further complaint with NatWest explaining precisely which transactions he is disputing.

Considering the circumstances and the information required by NatWest, as detailed in the letter, I am not persuaded there was an unreasonable delay in locating and paying the funds to Mr S. Our service accepts banking services won't always be 'hassle free' and some reasonable effort may be required by customers in certain circumstances.

I appreciate Mr S believes there were debts and costs incurred because of these issues, but no such details have been supplied to our service, despite providing Mr S with the opportunity to make further submissions before this decision. I'm also mindful there was very little activity on the accounts whilst Mr S was abroad, so do not think it likely any costs were caused directly because of the closure of the accounts.

In summary, I am satisfied NatWest was entitled to decide to close Mr S's account in the circumstances, but I am persuaded it explained why, and gave sufficient notice. I accept there was some poor service from NatWest when Mr S first approached it, and accept this caused some unnecessary distress and inconvenience, but NatWest has paid fair and reasonable compensation for this. I am not persuaded NatWest took an unreasonable length of time to release the funds as it understandably required information from Mr S before it could do so.

I appreciate this will likely be disappointing for Mr S, and I do understand he had a difficult time and I was also sorry to hear of the circumstances which led him to staying abroad for longer than expected.

I trust I have explained why I am not persuaded NatWest needs to take any further actions regarding this complaint.

**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 S to accept or reject my decision before 9 March 2026.

Gareth Jones  
**Ombudsman**