

## **The complaint**

Mr T complains that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY (NatWest) didn't tell him his account would incur a fee which would take it overdrawn. He also complains about the responses he received to his complaint.

## **What happened**

Mr T's NatWest account attracted a £2 monthly fee. He had decided to switch the account from NatWest to another provider. However, when the closure process began as part of Mr T's switch, fees were applied for the previously uncharged period the account was open. The fees amounted to £2.45.

Mr T paid off the outstanding amount and complained to NatWest. He was unhappy NatWest hadn't contacted him about the fees, particularly as they had made the account overdrawn. NatWest addressed Mr T's complaint over a series of responses. The separate responses contained an explanation of the fees, an explanation that NatWest didn't send any alerts during account closure, and the assurance that the amount would have been refunded due to being such a small amount. NatWest also said it had issued a cheque for £2.45 as a gesture of goodwill.

Mr T wasn't satisfied with NatWest's responses and brought the complaint to our service. Our Investigator didn't uphold the complaint. He noted the fees were set out in the terms and that customers were required to pay any charges for services they'd used prior to the closure of the account. He highlighted that Mr T had paid off the fees, thereby mitigating any potential impact to him. The Investigator also addressed Mr T's complaint about NatWest's complaint responses, ultimately finding Mr T's concerns amounted to a complaint about complaint handling, which, the Investigator said, he couldn't consider.

Mr T didn't accept the Investigator's view. He said it was unrealistic to expect him to know all of the terms and conditions for the products he held. He said there was no overdraft alert and he didn't think NatWest had supported him.

As no agreement could be reached, the case was passed 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.

Having done so, I won't be upholding this complaint. I realise this will come as disappointing news for Mr T, so I've set out the reasoning behind my decision below.

I would first like to mention that my role here is to think about the individual circumstances of this complaint and decide whether NatWest did something wrong which caused Mr T to lose out. If I think it did, I can then consider what – if anything – NatWest should do to set matters right. In reaching my conclusions, I've taken an independent view of the circumstances, and have considered all relevant rules and regulation, as well as what I believe to be good

industry practice. But I have ultimately decided this case on what I believe to be fairest in all the circumstances of the complaint.

I've taken into account Mr T's detailed submissions about his complaint. But if there's something I've not mentioned, it isn't because I've ignored it – I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome.

Turning to the reasons for my decision, Mr T says it's unrealistic for him to know the terms and conditions of the products he holds. But these terms form the basis of his agreement with NatWest. In this case, the terms (and charges document) set out that Mr T's account attracts a £2 monthly fee, and that any outstanding balance should be settled prior to closure.

As explained to Mr T by NatWest and our Investigator, the £2 charged to his account was the fee for a full monthly period. The remaining £0.45 was for the remaining period, during which his account was open, up until its closure.

While I appreciate Mr T's argument that NatWest should have done more to make him aware of the fees, it remains he was able to pay off the amount owed, therefore mitigating the negative impact to him as a result of said fees – which, as mentioned, were applied in accordance with the terms. As such, I don't consider there to be any material detriment suffered.

All of us experience some inconvenience in our day-to-day lives and in our dealings with commercial organisations, but this does not mean that compensation is always merited. In many cases, even though there has been a certain amount of inconvenience, it may not be appropriate for this service to tell a bank to pay compensation. This means, as is the case here, we won't always decide the bank should pay where the degree of inconvenience appears to be slight. And I've seen no evidence to persuade me the impact on Mr T warrants compensation beyond the cheque NatWest has already sent him.

Turning to Mr T's concerns about NatWest's complaint responses, as pointed out by our Investigator, complaint handling isn't an activity our service can consider on its own. As such, I'm unable to make an award for this in isolation. With that said, it may be helpful if I explain the purpose of a final response is to, among other things, allow a complaint to be brought to our service. While I appreciate Mr T's frustration, I don't think the issues he highlights with NatWest's responses prevented our investigation of his complaint. Mr T was able to refer his complaint to our service for consideration – something which he has now done. And so, even if I were able to award compensation on this point, I don't think anything else is warranted.

So, while I know this won't be the answer Mr T wanted, I haven't seen any evidence in this complaint which persuades me compensation is required. As a result, I won't be directing NatWest to do anything in relation to the matters covered in this decision.

## **My final decision**

My final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 12 March 2026.

James Akehurst  
**Ombudsman**