

The complaint

Miss M is unhappy that the Royal Bank of Scotland Plc (RBS) no longer offer the account she wanted to open for her son.

What happened

In August 2025 Miss M contacted RBS as she was looking to open a trust account for her son. RBS explained that they no longer offered new personal trust accounts.

Miss M complained about this. In their response they explained that Miss M had been informed correctly and they had stopped offering new personal trust accounts in March 2020. And this applied to all customers without any exceptions.

They recognised that Miss M may be disappointed and offered to discuss alternative options that may suit her needs.

Miss M brought her concerns to this service. Our investigator didn't uphold the complaint. He explained that withdrawing trust accounts was a commercial decision RBS were entitled to make. Miss M remained unhappy, so it has been 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.

Miss M explained to our investigator why she was looking to open a trust account for her son and I can understand why she feels the alternative accounts on offer weren't suitable.

However, it isn't my role to tell RBS what they should and shouldn't offer, that is a commercial decision they're entitled to make. But I have considered if they've treated Miss M fairly and reasonably in the service they provided.

I can see that the decision not to offer this account isn't unique to Miss M, they aren't offering these accounts and haven't done so since March 2020 and there aren't any exceptions, so I'm satisfied they haven't treated Miss M any different to any other customer.

Since they no longer offer the product, I can't say they've done anything wrong in this respect. And from what I've seen I think they treated Miss M fairly and reasonably in offering alternatives they could provide.

I understand that this will be disappointing for Miss M but I can't compel RBS to offer her an account that has been discontinued.

My final decision

For the reasons explained, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept

or reject my decision before 20 April 2026.

Karin Hutchinson
Ombudsman