

The complaint

Mr T has complained that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY (“NatWest”) gave him misleading information after he downgraded his packaged bank account.

Although the account in question was a joint account, for simplicity, I have referred only to Mr T throughout this decision.

What happened

Mr T requested to downgrade his fee-paying Black account on 30 July 2025, and this was processed by NatWest on 5 August 2025.

Following this, Mr T says he received correspondence from the Black account airport lounge service provider, saying he still had access to the benefit until 2026.

Mr T contacted NatWest via webchat on 29 August 2025, to ask when the airport lounge service expires. NatWest asked Mr T if his membership was still showing as active on the airport lounge pass provider’s app. Mr T confirmed it was. NatWest then confirmed that although his membership is showing as active on the provider’s app, as he has since downgraded his account, he won’t be able to use the airport lounge service.

Mr T then asked why, if he no longer had access to the airport lounge service, did he receive information suggesting that he still had access to it, and asked to raise a complaint.

As Mr T had still not received a response to his complaint from NatWest, Mr T referred his complaint to this service.

One of our investigators assessed the complaint and they didn’t uphold the complaint. As Mr T didn’t accept the investigator’s assessment, the matter was referred for an ombudsman’s 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.

We’ve explained our approach to complaints about packaged accounts on our website and I’ve used that to help me decide this complaint. And having considered everything, I don’t uphold this complaint for broadly the same reasons that the investigator gave. I will explain why.

Mr T asked NatWest whether he still had access to the airport lounge service on the 29 August 2025. And given that Mr T says he was sent information that suggested he still had access to that benefit despite downgrading his packaged account, I can understand why he wanted to double check.

I can see that NatWest asked Mr T to check what the airport lounge provider's app said. Mr T has said he is unhappy that NatWest asked him to do that. But I don't think asking Mr T to check the status with the service provider is unreasonable. Because if the app had confirmed he was no longer a member, then that would've answered his query. Nevertheless, Mr T checked with the service provider's app and he confirmed to NatWest that it still showed him as being an active member. But when Mr T explained that to NatWest, a member of staff responded and confirmed that he won't be able to use that service (despite what the airport lounge service provider's app said), because he no longer had the packaged account.

So, from what I can see, NatWest answered Mr T's query and confirmed that he no longer had access to the airport lounge service.

When Mr T complained, he asked why he'd been sent documents saying he was still a member. However, it's clear that the service provider had sent out the documents before it was aware that Mr T was no longer eligible for the service, or it was slow in updating Mr T's status in its systems. But in either event, I don't think that this means that NatWest acted unfairly or unreasonably here. And since Mr T referred his complaint to this service, NatWest has provided evidence to show that it'd informed the airport lounge service provider that he no longer had the packaged account (and therefore was no longer eligible to have the service) on 5 August 2025. So, I'm satisfied that NatWest did what it was required to do.

In the webchat, Mr T said to NatWest that it had breached data protection rules by giving the airport lounge provider his personal details, when he'd downgraded his account two months ago. However, I don't agree. I say this because firstly, Mr T's account was downgraded on 5 August 2025, and Mr T's message was sent on 29 August 2025, so it had not long been downgraded. And secondly, it's clear that the airport lounge provider had Mr T's details on file from when he'd had the packaged account and clearly it had not got round to removing Mr T as a member.

Mr T says he is unhappy with NatWest's investigation into the matter. I can see that NatWest did write to Mr T on 27 October 2025 to confirm that it had passed Mr T's details to the airport lounge service provider. Mr T's complaint concerned the airport lounge service provider sending him documents saying he was still a member, even though he was no longer able to use the service and NatWest had confirmed that was the case. So, in the first instance, I don't think it was unreasonable for NatWest to have done this.

I understand that Mr T wanted NatWest to look into whether it also did something wrong here, and this didn't happen until after Mr T had contacted this service. However, overall, I can't see that Mr T was overly impacted by this. I say this because Mr T was clearly already aware that he would no longer have access to his packaged account benefits once he'd downgraded his account. NatWest had already confirmed on 29 August 2025, that he wasn't eligible to use the airport lounge service anymore due to downgrading his account, despite what the airport lounge provider's app said. It had also referred his details on to the airport lounge provider to look into his concerns. And Mr T was able to refer his complaint to this service, despite not having a final response from NatWest (about its involvement in matters).

I note that in an email Mr T sent to NatWest on 27 October 2025, Mr T also asked why he was charged a monthly account fee in September 2025, given that his account had been downgraded on 5 August 2025.

Having looked at his account statements, I can see that the monthly charging period (for the monthly packaged account fee) typically ran up to around 18th or 19th of each month. And the fee for that relevant charging period was then taken from the account between 8th and

10th of the following month. So for example, the £18 monthly account fee covering the period up to 19 June 2025 was then taken from the account on 10 July 2015.

I can see that £10.45 was deducted from the account on 9 September 2025, which of course was after the account had been downgraded. But this fee covered the charging period up to 18th of 19th August 2025. However, the amount charged was reduced to reflect the fact that the account was downgraded on 5 August 2025. As such, I'm satisfied that the fee that was deducted on 9 September 2025 was correctly applied.

So taking everything into account, I don't think that NatWest has acted unfairly or unreasonably here.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T, Mr T and Mr T to accept or reject my decision before 9 April 2026.

Thomas White
Ombudsman