

## The complaint

Miss L complains that National Westminster Bank Plc did not tell her clearly that her overdraft facility would be removed.

## What happened

Miss L opened an account with NatWest in August 2024. It came with a £2,000 overdraft facility.

Miss L paid £100 into the account and, in October 2024, received a small refund. Apart from that, there were no credits to the account and, by the end of March 2025, its balance was very close to its overdraft limit. Miss L did not use the account after that.

In July 2025 the bank wrote to Miss L to say that no credits had been made to the account for more than six months and to ask whether she still needed it. The bank wrote a similar letter in August 2025. It asked whether Miss L needed help.

On 9 September 2025 NatWest wrote again. Its letter included:

*We are writing to you to demand that you repay your overdraft.*

*If you are unable to repay your overdraft or agree an acceptable repayment arrangement before 13 October 2025, you will no longer be able to use your account and we will continue to pursue the outstanding balance.*

The letter went on to explain how Miss L could make payments to repay the overdraft or set up a repayment plan. It also explained that, if Miss L was unable to pay or set up a repayment plan, it might remove her ability to operate the account.

On 11 October 2025 NatWest sent an email to Miss L to say that it would be removing the overdraft facility within two days. That was on a Saturday, and Miss L says that the 48-hour notice period (over a weekend) did not allow her to deal with the situation.

Miss L referred the matter to this service. In doing so, she said that she had not received the letter of 9 September 2025 telling her that the overdraft was being removed. She had not received the letters sent in July or August 2025 either, as the bank was using an old address. She noted that she had received the debit card linked to the account, which had been sent to the correct address.

Two of our investigators considered what had happened, but both came to the same conclusion, which was that the complaint should not be upheld. Miss L did not accept the outcome and asked that an ombudsman review the case.

## 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.

Overdrafts are, in the absence of anything to the contrary, payable immediately on demand. That means that the bank can ask for the overdraft to be repaid at any time. It is not generally necessary for there to be any specific reason for demanding repayment. That position was modified in this case by clause 11.1 of the account terms, which includes:

*Your arranged overdraft is not for a fixed period of time, however it's **repayable on demand**. This means that we can ask you to repay the full amount at any time We may also decide to reduce your arranged overdraft limit or end your overdraft agreement Well only take these steps if we have a valid reason (for example, we reasonably believe that you can't afford your arranged overdraft).*

*Before we demand repayment. reduce your arranged overdraft limit or end your agreement, we'll usually give you at least 30 days' notice.*

That meant that the bank here needed a reason to seek repayment of the overdraft and that it would generally give notice before doing so.

I am satisfied that NatWest did have a reason to seek repayment here. Miss L had not paid any money into the account since August 2024. She had simply used nearly all of the overdraft facility. And NatWest had twice written to her about her use of the account. Those matters were an indication that Miss L could not afford the overdraft.

I also believe that the bank gave appropriate notice of its intention to withdraw the overdraft facility. Its letter of 9 September 2025 said in very clear terms that that it wanted Miss L to repay it and set out the possible consequences if she did not. I don't accept her argument that the letter was vague or not sufficiently direct. I agree that the earlier letters (sent in July and August 2025) did not say that the bank was intending to withdraw the overdraft facility, but that was not their purpose or intention.

Miss L says that she did not receive the bank's letters, as they were sent to an old address. That may be so, but the address which the bank used must have been one which Miss L provided and which she asked to be registered to the account. Clause 6.3 of the account terms require the account holder to update their contact details where necessary. I have seen no evidence to suggest that the details which NatWest held for Miss L had not been updated when they should have been, or that they were not the details she had provided most recently.

In the circumstances, I believe it was reasonable for the bank to use the address it held on file and that, by writing to that address, it gave sufficient notice to Miss L. I do not believe it had to do any more to ensure that letters had been received.

I note that Miss L says the bank sent a debit card to the correct address. The bank's records show that the card was provided in August 2024 (when the account was opened), some months before the letters which Miss L says she didn't receive. There is nothing to suggest that the bank held two different addresses at the same time. And I note too that the address registered to the account was changed in November 2025.

### **My final decision**

For these reasons, my final decision is that I do not uphold Miss L's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 14 April 2026.

Mike Ingram  
**Ombudsman**