

## **complaint**

Ms B complains National Westminster Bank Plc has closed her account and registered information with CIFAS unfairly.

## **background**

In August 2014 NatWest wrote to Ms B to say that it was going to close her account. Ms B complained but NatWest said it wouldn't change its decision. So Ms B complained to us.

Our adjudicator didn't recommend that this complaint be upheld. Ms B disagreed saying that she had nothing to do with the fraudulent cheques that were paid into her account or the standing order set up on it. Ms B sent our adjudicator a lot of material showing she's had problems with the post, had lost her mobile phone with her online details on it and had been the victim of a particular and serious crime. I was asked to review her complaint.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

I cannot say in this case that NatWest was wrong to close Ms B's account. It had good reasons to close the account immediately under the account's terms and conditions. Having looked at all the evidence, I consider it more likely than not that Ms B authorised someone else to use her account. In the circumstances, I cannot say NatWest acted unfairly when it registered information with CIFAS. I appreciate that this has made life very difficult for Ms B, but I cannot require NatWest to remove the information solely on that basis.

## **my final decision**

My final decision is that I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Ms B to accept or reject my decision before 6 July 2015.

Nicolas Atkinson  
**ombudsman**