

## **complaint**

Mr B and Mr R complain that National Westminster Bank Plc (NatWest) treated them unfairly by closing their joint current account.

## **Background**

On 19 March 2019, NatWest sent letters to Mr B and Mr R separately. Both letters listed their joint current account ending 1740 and said:

*"We, National Westminster Bank Plc, have recently undertaken a review of the banking arrangements that you have with us. We have, with regret, reached the conclusion that we will no longer provide these facilities for you.*

*Consequently, you will need to make alternative banking arrangements within 60 days of the date of this letter. These arrangements must be outside of The Royal Bank of Scotland Group plc, which includes National Westminster Bank Plc...*

*We assure you that we have only reached this decision after careful consideration, however, our decision is final and we are not prepared to enter into any discussion in relation to it."*

Around a week later, Mr B called NatWest. He said *"I've received, me and my partner have received, letters from yourselves shutting all accounts down including [another] account within 60 days."* The person Mr B spoke to explained NatWest doesn't have to give a reason, but he could appeal the bank's decision to close his account. During this call, NatWest asked for details of the accounts and Mr B said *"I'll just choose one of these ones that are on the letter. I'll give you [the number of one of Mr B's current accounts]."* Mr B wanted a reason for the account closures, saying the account closure was unfair – he said that whilst he and Mr R are gamblers, it's above board. NatWest reiterated it's not required to provide a reason for its decision to close their accounts.

Unhappy with this response, Mr B and Mr R referred their complaint to our service. Mr B and Mr R say NatWest's decision to close their account was discriminatory and may be related to their legitimate gambling

One of our investigators reviewed Mr B and Mr R's complaint but didn't uphold it. The investigator was satisfied NatWest wrote to Mr B and Mr R on 19 March 2019 giving them notice their joint account would be closed. Our investigator didn't think there was any evidence of discrimination in NatWest's decision to close their joint account. The investigator said the terms and conditions of Mr B and Mr R's account allowed NatWest to close their account with 60 days' notice.

Mr B didn't agree, reiterating his concerns about NatWest and asked for an ombudsman to review this complaint.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

The terms and conditions of Mr B and Mr R's joint account set out that NatWest can close their current account by giving them at least 60 days' notice. I'm satisfied that on 19 March 2019, NatWest gave 60 days' notice of its intention to close Mr B and Mr R's joint account. And having listened to Mr B's calls with NatWest, I think it's likely Mr B and Mr R received NatWest's letter of 19 March 2019 and were aware NatWest had given them 60 days' notice of its intention to close their account.

Mr B and Mr R want to know why NatWest decided to close their account and believe its decision is related to their gambling. The terms of their account don't require NatWest to disclose the reason for its decision so I can't say it was obliged to tell Mr B and Mr R why it decided to close their accounts. On a call to NatWest, I did hear Mr B explain his suspicions about why NatWest decided to close their account, but I don't think NatWest said it decided to close their account because they gamble.

Whilst I appreciate Mr B and Mr R are disappointed with NatWest's decision, I think it was entitled to give – and did give them – 60 days' notice of its intention to close their joint account.

### **my final decision**

For the reasons explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B and Mr R to accept or reject my decision before 15 December 2019.

Victoria Blackwood  
**ombudsman**