

complaint

Mr B complains that National Westminster Bank Plc (NatWest) treated him unfairly by closing his two personal current accounts and his savings account.

background

On 19 March 2019, NatWest sent a letter to Mr B. The letter listed his two current accounts held solely in his name, his savings account and another account held jointly with his partner. The letter went on to say:

"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 my current accounts]."*

Mr B complained to NatWest, wanting to know the reason for the account closures, saying the account closure was unfair – he said that whilst he and his partner are gamblers, it's above board. He thought NatWest's decision was discriminatory. NatWest reiterated it's not required to provide a reason for its decision to close his accounts.

In its final response to the complaint, NatWest said the bank's decision to close his accounts was in line with its terms and conditions. Unhappy with this response, Mr B referred his complaint to our service.

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

Mr B didn't agree, saying he didn't receive NatWest's letters about his personal accounts. He asked for an ombudsman to review his 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's current and savings accounts set out that NatWest can close these accounts by giving 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's account. And having listened to Mr B's calls with NatWest, I think it's likely he received NatWest's letter of 19 March 2019 and was aware NatWest had given him 60 days' notice of its intention to close his accounts.

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

Whilst I appreciate Mr B is disappointed with NatWest's decision, I think it was entitled to give – and did give him – 60 days' notice of its intention to close his sole accounts.

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 to accept or reject my decision before 15 December 2019.

Victoria Blackwood
ombudsman