

The complaint

Mr M complains that National Westminster Bank Plc (NatWest) won't allocate him a Premier Banking Manager who isn't based in Manchester.

What happened

The details of this complaint are well known to both parties and Mr M has provided very lengthy submissions about his concerns to both our Service and NatWest, so I won't repeat everything here. Instead, I'll focus on giving my reasons for my decision.

However, I'd like to be clear that this decision considers the refusal by NatWest in 2023 to change Mr M's Premier Bank Manager to one not based in Manchester.

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.

Having done so, I agree with the conclusions reached by the Investigator for these reasons:

- A bank can decide where to locate its workforce.
- NatWest has confirmed its Premier Banking Managers are based out of its Manchester office.
- This means NatWest is currently unable to allocate Mr M a Premier Banking Manager based elsewhere.
- I'm not going to tell NatWest to relocate its staff or do anything differently because I don't think it has done anything wrong. This is a commercial decision it's entitled to make.

For these reasons, although I understand Mr M's frustration, I do not uphold this complaint.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 5 April 2024.

Jade Cunningham
Ombudsman