

# Decorated colonel faces ruin after NatWest shut accounts over Saudi links

Baz Melia accuses bank of destroying business by pulling plug on financial dealings in Middle East

Robert Mendick, CHIEF REPORTER  
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Baz Melia was presented with his MBE in 2014 by the then Prince of Wales, now the King | CREDIT: PA/ALAMY

A retired colonel who runs a veterans' suicide prevention programme has had his NatWest Group bank accounts shut down over his financial dealings in the Middle East.

Baz Melia, a recipient of the MBE, has accused the bank of destroying his business after it pulled the plug on his credit cards while he was travelling in the United Arab Emirates meeting clients.

A few days later, in March this year, he received a letter from the bank telling him his accounts were being closed down as well.

Mr Melia, 58, said he had been given no explanation for why [the NatWest Group accounts](#) were shut but suspects it is linked to the counter-terrorism and security company Sanam Technology Ltd, which he set up with a Saudi-based business partner.

Mr Melia said: "What NatWest have done is stop me from having any personal life whatsoever. They have brought my life to a complete catastrophic end. By closing the accounts, they have put me in real jeopardy. We now risk losing the family home we've been in for 28 years."



Baz Melia retired from the military with the rank of lieutenant colonel

His accounts – both with NatWest and its sister bank Royal Bank of Scotland – were closed in May after he was given 60 days notice. He said that weekend he was forced to go to his local supermarket and rummage in the food bank.

His wife and children's accounts have also been shut down. "I found myself going to the food bank at Sainsbury's the weekend they switched off all our accounts," said Mr Melia.

He has managed to open accounts with another high street bank but he says it has come too late for his business. He has lost prospective clients in the Middle East, the problem caused on a trip to the region in the spring when he suddenly found himself unable to pay for hotels and internal flights and travel. One possible deal slipped through his fingers as a result, he explained.

"It only happened when I was in the Middle East," said Mr Melia. "The only thing I can think is the Saudi connection. It must be a red flag country. I presume that meant they had issues with me taking money from them."

Mr Melia retired from the military with the rank of lieutenant colonel after "just shy" of 40 years. He was awarded an MBE in the Queen's birthday honours list in 2014 for services to youth development, with the award given to him by the then Prince of Wales, now the King.

In 2021, he was appointed head of Always a Rifleman, a programme set up by The Rifles infantry regiment to give support to veterans struggling with their mental health and welfare. His job is to reach out to veterans at risk of suicide, offering round-the-clock support.



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In a letter from the Royal Bank of Scotland, dated March 14, the bank wrote: "While we thank you for choosing to bank with us, we regret to inform you that following a recent review, we have decided to cease our banking relationship with you. This means you'll have to make other banking arrangements outside of the NatWest Group."

The letter gave him until May 13 – 60 days later – to sort out other arrangements.

It concluded: "We've reached this decision to close your account(s) after careful consideration and in accordance with our terms and conditions. We apologise for the inconvenience, but our decision is final and we're not able to discuss this decision with you or provide you with any further information in relation to our decision-making."

NatWest Group said it could only comment if Mr Melia gave the bank permission to talk about his case.

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