

## **The complaint**

Mr W complains National Westminster Bank Plc (“NatWest”) won’t allow him to add his son to his account.

## **What happened**

The details of this complaint are well known to both parties, so I won’t repeat them again here. Instead, I’ll focus on the reasons for my decision.

## **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.

Mr W has a Reward Black account with NatWest in his sole name. It’s a packaged bank account, meaning it comes with certain features in return for a monthly fee. In 2021 Mr W asked for his son to be made a joint account holder. To date, this hasn’t happened, and that is the crux of Mr W’s complaint.

NatWest has explained to our service it withdrew packaged bank account products (including the ability to add a party to existing accounts) in March 2020. This was because of the impact of the pandemic on the insurance the accounts provided. Given the disruption caused by the pandemic on travel, and therefore travel insurance, I find this was reasonable. In any case, it’s for NatWest to decide what products it offers.

In November 2020, NatWest changed its policy. It decided it would allow existing joint accounts to be upgraded, but not allow new customers to open packaged bank accounts, or allow existing packaged bank accounts to be made joint. NatWest is entitled to set these sorts of policies, and while an inconvenience to Mr W, he isn’t being treated differently to others, so I’m not persuaded he’s been treated unfairly by not getting what he wants.

NatWest’s policy hasn’t changed since, so I can’t fairly require NatWest to make Mr W’s account joint. NatWest, however, didn’t handle this matter well. It didn’t make clear to Mr W he would be unable to make his account joint for some time, and in the preceding months he appears to have been given differing instructions on how to do it, and been provided with some poor customer service. This caused Mr W unnecessary distress and inconvenience.

Compensation is appropriate. NatWest offered Mr W a gift. Our investigator recommended Mr W be paid £50 compensation, which NatWest has since paid. NatWest has further said it is still willing to send Mr W a gift. I consider a gift and £50 compensation a fair resolution to this complaint.

## **My final decision**

I uphold this complaint and require National Westminster Bank Plc to send Mr W a gift, as it has offered to do.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 2 November 2022.

James Langford  
**Ombudsman**