

The complaint

Mr F, on behalf of the estate of Mrs F, complains about the poor service provided by NRAM Limited on the late Mrs F's mortgage account.

What happened

On 1 February 2022, Mrs F called NRAM to discuss what to do with her mortgage account because she'd received sad news of a terminal illness. Mrs F asked NRAM to discuss the process with Mr F. Mr F says the call wasn't handled well and NRAM failed to provide the service expected. Sadly, Mrs F passed away on 17 February 2022. Mr F complained to NRAM on behalf of the late Mrs F's estate about the poor service.

NRAM upheld the complaint, acknowledging the service provided during the call wasn't to the level it would have expected. NRAM offered £100 in compensation for the trouble and upset caused.

Mr F remained unhappy so referred the complaint to our service. Our investigator considered the complaint but didn't think NRAM needed to do anything more as they didn't think the estate of Mrs F could have been caused any distress. Mr F disagreed so the complaint was passed to me to decide. I issued a provisional decision on 20 October 2022, in which I set out my conclusions and reasons for reaching them. Below is an excerpt.

NRAM has accepted it provided poor service on the call of 1 February 2022 and has apologised. So what is left for me to decide, is what the fair way to put things right is and if the compensation offered by NRAM was adequate and reasonable in the circumstances. And I currently don't think it was, I'll explain why.

When Mrs F called, she had recently received the sad news of her terminal diagnosis and I think it was reasonable for her to want to find out what steps she needed to take to get her affairs in order.

Whilst I note the majority of the conversation was undertaken by Mr F, it is clear listening to the call Mrs F could hear and understand the issues Mr F was trying to resolve. I have no doubt that seeing Mr F get frustrated with the lack of empathy and understanding during the call would have caused her distress too.

NRAM only clarified the information Mrs F wanted in the final response, which was sent to her on 16 February 2022. But sadly, Mrs F passed away the following day, so I think it is unlikely she received this information. I think it is clear this would have been of significant concern for her during this time, I say this because NRAM were told by Mr F in the call what her worries were about the mortgage being in her sole name.

So it follows, I don't think the £100 offered by NRAM so far in respect of this goes quite far enough. Mr F has told us how this affected Mrs F and I don't doubt what he's said – I think this would have been the last thing that she would have wanted to worry about and it's understandable how this had a direct impact on her. And it's clear she could have been given clearer information in the call to ease some of her concerns. So, I think increasing this

offer by a further £150, would be a more fair and reasonable way to address the distress and upset caused here to her at the time.

Mr F responded to my provisional decision and he was happy it was provisionally upheld, but he also said another business had made a higher award for a similar issue.

NRAM also responded to my provisional decision and said it accepted the conclusions.

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.

I've thought again about the conclusions I came to in my provisional decision. Having done so, I have reached the same conclusions as set out in my provisional decision and for the same reasons.

I've thought about what Mr F has said since my provisional decision, I'd like to assure him I've looked at the information provided by both parties, and I've listened to the call with NRAM. I have to come to my decision based on the information and evidence in relation to this complaint and I still think increasing the total compensation to £250 is a fair way to address the upset caused at the time.

My final decision

For the reasons mentioned above, I uphold this complaint against NRAM Limited.

NRAM limited should pay The estate of Mrs F £250 compensation for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mrs F to accept or reject my decision before 5 December 2022.

Jag Dhuphar
Ombudsman