

The complaint

Mr S and Mrs K complain about delays and poor service when trying to add Mrs K as a joint account holder.

What happened

The background to this complaint and my initial conclusions were set out in my provisional decision. I said:

In November 2021 NatWest arranged a virtual meeting with Mr S and Mrs K. Mr S wanted NatWest to add Mrs K to an existing bank account as a joint account holder. Following this meeting, Mr S and Mrs K tried to complete the application online. But due to a known issue at NatWest, the system returned an error message. Mr S and Mrs K have explained they also visited a branch but were unable to complete an application.

Mr S went on to raise a complaint. NatWest issued a final response on 15 December 2021 and promised to provide feedback to the branch involved and monitor Mrs K's application to try and identify any further issues. NatWest also paid £150 for the distress and inconvenience caused.

Mr S and Mrs K have told us no one at NatWest monitored their application and it was ultimately closed. Mr S and Mrs K had to resubmit their request and supporting documents. There were further delays when a processing team wanted more information from Mrs K concerning the format of her name. The processing team asked branch staff to contact Mr S and Mrs K but no action was taken.

Mr S and Mrs K raised a second complaint in May 2022. NatWest issued another final response and confirmed Mrs K had now been added to the account. NatWest apologised for the delays and paid a further £200, taking the total award to £350 for all the issues raised.

An investigator at this service looked at Mr S and Mrs K's complaint and said they thought NatWest had dealt with it fairly. Mr S and Mrs K asked to appeal. They said the level of compensation didn't reflect the level of trouble and upset caused by the way NatWest had handled the application. They also said that it was particularly important for Mrs K to have access to a bank account as she'd recently moved to the UK and had no other facilities available. As Mr S and Mrs K asked to appeal, their complaint has been passed to me to make a decision.

What I've provisionally 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 been reasonably brief in setting out the background above as all parties broadly agree concerning the overall timeline in this case. Mr S and Mrs K first approached NatWest towards the end of November 2021 and the process of adding Mrs K to the account was completed towards the end of May 2022 – a period of around seven months. The first case

handler promised to monitor the process of the application then failed to follow that up. And I can understand Mr S and Mrs K's growing frustration at the repeated delays.

For example, when an application was reviewed, the processing teams wanted to ask some questions. But further delays occurred when those questions weren't forwarded to Mr S and Mrs K by branch staff. I'm satisfied there were several unnecessary delays here.

Mrs K has now been added to the account in question so the central issue appears to be resolved. I need to decide how to fairly resolve this complaint. I agree with Mr S and Mrs K that the £350 settlement paid to date fails to reflect the seriousness of what happened and how they were affected. As they've said, Mrs K had recently moved to the UK so had no alternative banking arrangements in place. I agree with Mr S and Mrs K that a period of around seven months to add another account holder is unreasonable and has caused a significant level of inconvenience. Mr S and Mrs K have explained they were particularly concerned that the issues and delays could impact future visa applications she would need to make. And I think it's clear the process was finally completed due to the perseverance of Mr S and Mrs K.

I've considered the level of distress and inconvenience caused over a sustained period and intend to increase the award to reflect what happened and how it impacted Mr S and Mrs K. In my view, a figure of £750 more fairly reflects the longstanding nature of the issues raised and significant distress and overall inconvenience caused. Based on the information I've seen so far I intend to uphold Mr S and Mrs K's complaint on that basis.

I invited both parties to respond with any further points they wanted me to consider before making my final decision. Mr S responded and confirmed he and Mrs K were willing to accept. We didn't hear back from NatWest.

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.

As neither party has provided new information for me to consider and Mr S has confirmed they're willing to accept, I see no reason to change the conclusions I reached in my provisional decision. I still think Mr S and Mrs K's complaint should be upheld, for the same reasons.

My final decision

My decision is that I uphold Mr S and Mrs K's complaint and direct National Westminster Bank Plc to pay them a total of £750 (less any compensation already paid).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S and Mrs K to accept or reject my decision before 7 December 2022.

Marco Manente
Ombudsman