

The complaint

Mr H complains that National Westminster Bank Plc (NatWest) delayed adding his daughter to his account and ignored his preferred method of communication.

What happened

In August 2022 Mr H asked NatWest to add his daughter to his Select Account. He said he attempted this with them over 10 times between the period of 30 August and 29 September, however NatWest refused to accept the identification documents submitted.

Mr H wrote a letter of complaint to NatWest on 26 September, followed by an email on 29 September, asking for his daughter to be added to the account, for the name on the account to be corrected, and for compensation to cover the inconvenience caused.

NatWest sent an acknowledgment letter on 4 October, and Mr H sent further complaint correspondence on the following dates:

7 October, 22 October, 5 November, 16 November, 23 November, and 2 December 2022.

In his letter of 22 October Mr H specified that he would like email contact only from that point. NatWest sent their final response to Mr H by letter on 22 November, and Mr H complained further as they had ignored his preference for email.

NatWest apologised for the time it had taken to add Mr H's daughter to his account. They were unable to establish why there was a delay in the application being processed correctly and apologised for the inconvenience it had caused.

In relation to the time it took to respond to Mr H's complaint, NatWest explained they sent a letter on 4 October which explained their complaint handling procedure, a letter on 16 October explaining the complaint was still being investigated, and their final response dated 22 November meant they had investigated Mr H's complaint within their timescales.

NatWest also apologised for ignoring Mr H's preferred method of contact and credited him with £150.

Our investigator was of the opinion that NatWest should increase the compensation to £350. He explained that it had taken NatWest 12 weeks to add Mr H's daughter to his account and that they hadn't been able to provide an explanation for the delay. He acknowledged that NatWest had also failed to contact Mr H by email after he had specifically asked for this.

In relation to the name of the account, our investigator explained that while Mr H was unhappy with it, it was accurate and we wouldn't be able to ask NatWest to change it.

NatWest agreed to the increase in compensation, however Mr H disagreed. He said that he wanted £1,400 in compensation, and that our investigator hadn't looked into all of his complaint points, especially those relating to NatWest's letter of 4 October where Mr H said they refused, or failed to:

- Provide a copy of their complaints handling procedure

- Adhere to the provisions of a competent complaints handling procedure
- Provide an appropriate two stage appeal process
- Provide him with the ability to request a review of their decision

Our investigator responded and explained that he was satisfied NatWest had responded within the eight weeks that was expected and that they had told Mr H he could complain to our service, which was the correct next step.

While our investigator acknowledged that Mr H wanted a much higher level of compensation, he remained of the opinion that an additional £200 was fair in the circumstances.

Mr H remained unhappy and so the complaint was passed to me for review.

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 looked through everything, I agree with the outcome reached by our investigator for the same reasons. I will explain why.

I want to start by acknowledging that Mr H has raised several points as part of his complaint and I may not respond to every single point he's raised. No discourtesy is intended by this. Our rules allow me to take this approach and it simply reflects the informal nature of our service as a free alternative to the courts. If there's something I haven't mentioned, it isn't because I've ignored it, I'm just satisfied I don't need to comment on every individual point to be able to reach what I think is a fair outcome.

Overall, I agree that it took NatWest too long to add Mr H's daughter to his account. In addition to this, NatWest haven't been able to give a reason for the delays, but they did apologise for the inconvenience caused.

I also acknowledge that NatWest ignored Mr H's preferred method of contact. I can see that he asked for email contact only on a number of occasions, however even NatWest's apology on 22 November 2022 was sent by letter.

For the time it took NatWest to add Mr H's daughter to his account, and for their failure to communicate with him by email, I agree they should award him an additional £200 making the total compensation £350.

In relation to the name on the account, I appreciate that Mr H wanted it to show in a specific way. From statements provided, I can see the name on the account includes both his and his daughter's initials, just not in the order he asked for. I find this fair and reasonable and wouldn't be able to ask NatWest to change how they report names on their accounts.

Mr H raised further complaint points about NatWest's letter of 4 October and how it lacked the information he wanted. I have read the letter and am satisfied it gave the information it needed to. It gave timescales, explained that there was a complaints leaflet enclosed which set out their complaint process, and it also let Mr H know that if NatWest weren't able to resolve his complaint within eight weeks, he could contact our service.

NatWest investigated Mr H's concerns and sent their final response to him on 22 November which included referral rights to our service. Therefore I am satisfied they kept Mr H adequately informed of the next steps and explained the process correctly.

Mr H has said that it took over ten attempts to add his daughter to his account and that he had to send eight letters of complaint between 31 August and 2 December 2022. He said this caused him distress, upset, inconvenience, pain, suffering, anger, and anguish.

While I appreciate this, I'm satisfied NatWest responded to Mr H's complaint within a reasonable time, and I am only asking them to compensate him for the delays in adding his daughter to his account and for ignoring his preferred method of contact.

Because of this, and for the other reasons given above, I won't be asking NatWest to provide the level of compensation Mr H has requested as I believe £350 is fair in the circumstances.

I know Mr H will be unhappy with the outcome reached, but I hope I have explained my reasoning clearly.

My final decision

My final decision is that I partially uphold this complaint. National Westminster Bank Plc should award Mr H a further £200 in compensation for the inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 1 March 2023.

Danielle Padden
Ombudsman