

## **The complaint**

The estate of Mr G complains that Bank of Scotland plc trading as Halifax, paid money into the wrong account and didn't deal appropriately with Mr G's accounts when he passed away. The estate is represented by Mrs J.

## **What happened**

Mrs J says Halifax paid the balance in Mr G's accounts into an executors account instead of the account it should have. She says Halifax didn't deal appropriately with the registration of Mr G's death in the later part of 2023 and didn't provide her with required account statements when requested. In summary she wanted the account balances paid to the appropriate account to allow her to pay estate expenses. Mrs J doesn't consider the compensation paid by Halifax of £100 appropriate.

Halifax accepts that it didn't deal appropriately with parts of the complaint related to the registration of Mr G's death which meant there was a duplication in information requested. It says it was given information about an executors account which meant it was appropriate to pay the account balances into it. Halifax says the money could have been moved by the executors. It has paid Mrs J £100 compensation.

The complaint was brought to us, and our investigator didn't uphold it. The investigator thought Halifax correctly transferred the money to the executors account and had paid appropriate compensation for the mistakes.

Mrs J, in summary, doesn't accept that view and says she was given incorrect information by Halifax. She says the money could not be accessed until June 2024.

I asked Halifax for more information about its process in these circumstances and where the executors account details came from. Halifax says it was given them but hasn't provided more detailed information.

## **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 hope it assists Mrs J if I explain how we approach complaints from an estate. The complainant is the estate and not as in this case Mrs J. So, it follows that I can't consider the impact that any mistakes may have had on Mrs J in her personal capacity or consider if she was for example caused distress. I have no doubt this was a difficult time for Mrs J in dealing with a bereavement and attempting to close Mr G's account.

I do not doubt what Mrs J says about the initial telephone call that she had with Halifax about the payment of the account balances. But I don't think Halifax misled her and think it likely at that stage it would have paid the account balances into the designated account. I also think that Halifax must have been notified about the executors account as it had the details and paid the money into it. I can't fairly conclude that was a mistake and think that Halifax acted

correctly by doing so with, what must have been, an updated mandate.

I can't be sure where Halifax received the information about the executors account from but think that account was correctly used to transfer the money to. I appreciate Mrs J says she couldn't access the money until June 2024 but that is not something I can fairly hold Halifax responsible for in these circumstances. I have not seen any evidence there was a request by either executor to access the money for estate expenses.

There is no doubt Halifax didn't deal with the initial registration appropriately. I can see Halifax has fairly apologised for that part of the complaint and paid what I think is appropriate compensation. I appreciate what Mrs J says about the compensation and the use she has made of it. I have explained that this service is limited in awarding compensation to an estate.

Overall, I do not doubt that Mrs J was initially told by Halifax that the money would be paid into one account, but that Halifax then correctly paid the money into an executors account when it was made aware of that account. It follows that I find this now brings an end to what we in trying to resolve this dispute informally can do and that I can't fairly direct Halifax to do anything further.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mr G to accept or reject my decision before 6 November 2024.

David Singh  
**Ombudsman**