

The complaint

Mr A and Miss B are unhappy with several aspects of the service they've received from National Westminster Bank Plc ("NatWest") surrounding their attempts to have Mr A added as a joint account holder to Miss B's account.

What happened

Mr A and Miss B were moving in together and wanted to open a joint reward saver account with NatWest. They attempted to open a joint account online but found that they were required to open the account in a sole name first and then apply to have the other person added as a joint holder to that account. Miss B therefore opened a reward saver account in her name with the intention being to then add Mr A to the account as a joint account holder.

When Miss B applied to add Mr A to the account, she was told that Mr A would need to upload identity documents via NatWest's portal. Miss B explained to NatWest that Mr A had recently sold his house and would be living at Miss B's house temporarily until they both moved to their new house together. Miss B was told by NatWest's agent that this wouldn't be a problem and that any address discrepancies on Mr A's uploaded documents would be understood by NatWest based on what Miss B had explained.

Mr A then attempted to upload his required documents via NatWest's portal but was told that some authentication information had failed. Over the next several weeks (during which time Mr A moved in temporarily with Miss B) Mr A tried again to provide his documents to NatWest via the portal but continued to be unable to progress.

Frustrated with the lack of progress, Mr A went to a NatWest branch but was told that there were no managers available to see him and that no one in branch could help him with account applications as they were an online process. Mr A wasn't happy about this, so he raised a complaint. A branch staff member then took a copy of Mr A's documents and promised to have them forwarded to the relevant department to review.

Following this, Mr A and Miss B heard nothing from NatWest, and when they continued to try to upload Mr A's documents via NatWest's portal they continued to be unable to make progress. This led Mr A and Miss B, who by this time had moved in to their new house together, to visit a NatWest branch again, when once again there was no manager available to see them. Additionally, Mr A and Miss B learned that the complaint that Mr A had previously raised hadn't been recorded, and so wasn't being investigated. Mr A and Miss B raised the complaint again.

Mr A and Miss B were then told that because the application to add Mr A to the account had been outstanding for over four weeks that it had now 'timed out' and had to be started again. Mr A and Miss B started the application again, but when Mr A tried to upload his documents via NatWest's portal he was told that he already had an account with the portal that was in use and that his ID documents didn't match what NatWest held on record.

NatWest responded to Mr A and Miss B's complaint and explained that Mr A's documents didn't match the address provided at the time the first application started. Mr A and Miss B

weren't satisfied with NatWest's response, especially as it had been explained to NatWest that Mr A was moving in with Miss B before they both moved to a new address. So, they referred their complaint to this service.

One of our investigators looked at this complaint and liaised with Mr A and Miss B, and NatWest about it. At this time, NatWest reconsidered their position on this complaint and accepted that Mr A and Miss B had received poor service from them. This included that NatWest noted that Mr A and Miss B should not have been told that address mismatches resulting from Mr A moving house would not cause a problem.

NatWest apologised via this service to Mr A and Miss B for the poor service they'd received and offered to pay £300 to them as compensation for the trouble and upset they'd incurred, as well as a further £100 to cover the costs of their taking time off to visit a branch. But NatWest did confirm that they still required Mr A to complete the necessary process for him to be added as a new account holder and said that they would delete his existing account on their portal to enable him to start the process afresh and do so.

Our investigator felt NatWest's recognition of what had gone wrong, their apology to Mr A and Miss B and their offer totalling £400, alongside their enabling Mr A to complete the process to be added as a joint account holder, represented a fair outcome to this complaint. Mr A and Miss B disagreed, and so the matter was escalated to an ombudsman for a final 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.

I issued a provisional decision on this complaint on 4 November 2024 as follows:

NatWest have now accepted that they didn't provide Mr A and Miss B with a reasonable standard of service. And NatWest have apologised to Mr A and Miss B for this and offered to pay £300 compensation to them, along with a further £100 to cover costs incurred when having to come into branch.

With regard having Mr A added as a joint holder on the account, NatWest have confirmed that Mr A would still be required to complete the application process, including uploading his documents. And NatWest have now confirmed to this service that Mr A's profile on their portal has been deleted, so that Mr A can start that process afresh wherein his address can be listed as the house he moved into with Miss B and so all the supplied documents can correspond with that new address.

NatWest's requirement for Mr A to complete the application process seems reasonable to me and I wouldn't expect a bank to a person to an account without completing the relevant process to verify that person. As such, I can only encourage Mr A to begin the process to be added as a joint account holder once again.

But while I'm pleased that NatWest have now recognised the poor service that they've provided to Mr A and Miss B, I don't feel the £300 compensation that they've offered to them is fair, given the level of frustration and inconvenience that Mr A and Miss B have incurred here. Accordingly, my provisional decision will be that I uphold this complaint in Mr A and Miss B's favour and instruct NatWest to pay a higher amount of £600 compensation to Mr A and Miss B, which I feel more fairly recompenses them for their poor experience.

In taking this position I've considered the impact of what happened on Mr A and Miss B, as

I've briefly summarised it above. This includes that Mr A first applied to be added as a new account holder in January 2024 – ten months ago – and that NatWest only accepted that they had made a mistake here in August 2024 – after this complaint had been referred to this service. Alongside this, I've also considered the general framework this service uses when assessing compensation amounts, details of which are available on this service's website. And, having done so, I feel that £600 is a fair compensation amount.

In addition to their offer of £300 compensation, NatWest also offered to pay a further £100 to Mr A and Miss B to cover costs they may have incurred when having to come into branch. This seems fair to me, and so my provisional instruction also includes that NatWest must pay this further £100 to Mr A and Miss B, so that the total amount payable will be £700.

Finally, I note that Mr A and Miss B have asked this service to instruct NatWest to change their processes in several regards, such as making it possible for customers to see managers in branch upon request. However, this service isn't a regulatory body and doesn't possess the remit or authority to instruct a bank to change its processes or procedures.

Instead, this service's remit is limited to considering specific complaints and to instructing a business to take corrective action and/or pay compensation regarding that specific complaint. This is reflected in the provisional instructions that I've given to NatWest above.

Mr A and Miss B responded to my provisional decision and explained that they didn't feel that my summary of events had accurately described the trouble and inconvenience that they'd been subject to because of what happened. I'd like to confirm to Mr A and Miss B that the 'what happened' section above focusses on what I feel are the main points of this complaint and isn't a chronology of every single event that occurred. I'd also like to reassure Mr A and Miss B that I've taken the full circumstances of their complaint into account, both at the time of my provisional decision and in consideration of the reiterations they've provided in response to receiving it.

Mr A and Miss B have also asked me to reconsider my acceptance of NatWest's requirement for them to complete NatWest's account opening process, including converting the account to a be a joint account. But while I acknowledge that Mr A and Miss B have had a poor experience when trying to complete NatWest's required processes thus far, I wouldn't consider instructing any bank to open an account or add a joint account holder to an existing account without following the processes as required by that bank, which are designed to ensure that the relevant regulatory requirements are adhered to.

However, I am in agreement with Mr A and Miss B that they have incurred an unfair and unreasonable amount of trouble and frustration when trying to comply with NatWest's requirements for which NatWest should be considered accountable and for which compensation should be paid. But in consideration of Mr A and Miss B's complaint and the poor experience that they've endured here, it remains my position that a compensation amount of £600, plus a further £100 to cover costs that Mr A and Miss B may have incurred when having to visit NatWest's branch, does represent a fair outcome to this complaint.

In taking this position I've considered the upset and inconvenience that Mr A and Miss B have incurred, alongside the general framework this service uses when assessing compensation amounts, details of which are on this service's website. And having done so, I continue to feel that they outcome I've described in my provisional decision is a fair one, for the reasons explained in my provisional decision.

Finally, Mr A and Miss B have stated that they're unhappy that they haven't received transcripts of calls that they've requested from NatWest. However, I feel that this aspect sits outside of the scope of what I can consider here, which is limited to the points of complaint initially referred to this service. These are the points of complaint that NatWest considered and responded to when addressing Mr A and Miss B's complaint and when providing referral rights to this service to Mr A and Miss B. If Mr A and Miss B remain unhappy about this further point of complaint, then they would need to raise it as a new complaint with NatWest in the first instance.

All of which means that my final decision is that I uphold this complaint in Mr A and Miss B's favour on the basis as described in my provisional decision. I realise that this may not entirely satisfy Mr A and Miss B. But I hope that they will understand, given what I've explained, why I've made the final decision that I have.

Putting things right

NatWest must pay £700 to Mr A and Miss B.

My final decision

My final decision is that I uphold this complaint against National Westminster Bank Plc on the basis explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A and Miss B to accept or reject my decision before 24 December 2024.

Paul Cooper
Ombudsman