

## **The complaint**

Mr B complains about how National Westminster Bank Plc (NatWest) treated him when he attempted to add his partner to a bank account he set up. As a result, Mr B has suffered significant inconvenience and stress.

### **What happened**

In September 2024, Mr B tried online to add his partner to a recently opened current account with NatWest but despite multiple attempts, which included using NatWest's app, and visiting a branch, he was unsuccessful. As a result, Mr B logged a complaint with NatWest.

NatWest responded to the complaint saying they had fallen short of Mr B's expectations but could not ascertain the reason for the failure. NatWest recommended Mr B attempted the process again, providing a link and instructions. To extend their apologies, NatWest credited Mr B's account with £100 which comprised £60 for distress and inconvenience, £20 for loss of time, and £20 for travel costs.

After Mr B responded to NatWest, they wrote further to him, apologising for the inconvenience, saying there might be a technical glitch and that if Mr B were to visit a branch to action the request, they would consider covering his costs.

Mr B says he tried again several times online to add his partner, including the use of different devices, and visited a branch again but without success. Consequently, Mr B brought his complaint to our service.

Our investigator liaised with NatWest who after checking their systems, said they did not have any record of Mr B's application to convert his account from sole to joint status, and were not aware of a widespread issue with the online service.

Our investigator after looking into the complaint fully, issued their view in which they said NatWest did not need to do anything further. There was no widespread problem, and whilst they appreciated Mr B's frustration, they did not think that NatWest could do anything else to repair the situation.

Mr B replied to our investigator's view rejecting it for several reasons. He said NatWest's customer journey was flawed, more compensation was appropriate in light of his continued efforts and distress, NatWest have not fixed the issue, and he has visited the branch as suggested. Accordingly, it was agreed that an ombudsman would review Mr B's complaint.

### **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 have looked carefully at all the information NatWest have provided to see if it has acted within its terms and conditions, followed due process, and to see if it treated Mr B fairly.

If I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. No discourtesy is intended by me in taking this approach.

I was sorry to learn that what should have been a straightforward process to add his partner to a current account has turned into a prolonged complaint for Mr B. Part of my role is to determine whether what took place treated Mr B reasonably, and whether NatWest followed the process correctly.

Mr B feels strongly that there is an issue with NatWest's online system that should have accommodated his request, and therefore they are responsible for his situation. But in view of NatWest being unable to find evidence of a system issue affecting this process, other than a potential glitch, I can't support Mr B's view.

I'm pleased to see NatWest's efforts in this complaint including providing individual links to the appropriate process along with detailed instructions, and compensation to extend their apologies.

I know Mr B has explained at length that he has tried various ways of completing this process, both online and within the app, and using different devices and I appreciate the efforts he has made. That said, I did want to address the branch aspect. NatWest have suggested that Mr B and his partner visit a NatWest branch with ID, and they will process the change using a manual procedure. I know Mr B has said he has visited a branch but after requesting it from NatWest, I haven't seen any evidence that this joint visit with ID has occurred.

I do acknowledge that this will cause inconvenience to Mr B and his partner but in view of this seemingly being the only viable option at present, I would like to respectfully suggest that Mr B liaises with NatWest to book a date and time at a branch with a suitably trained staff member who can stipulate what they would require Mr B and his partner to bring along in terms of documentation. This way, both Mr B, his partner, and NatWest are clear as to what needs to be done to complete Mr B's request. Within the visit, Mr B may wish to provide details of his travel costs in view of NatWest saying earlier that they may consider these.

Moving on to compensation, it's clear that Mr B feels that a higher amount than NatWest have credited is warranted. Looking at the circumstances, including the lack of evidence of a widespread system issue, and the alternatives and support NatWest have provided, I regard their offer as fair.

I think NatWest has acted within its terms and conditions and treated Mr B fairly. And I can't hold NatWest responsible for Mr B's continued access issues. And so, other than compensation already credited, I cannot require it to take any further action towards him.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 6 March 2025.

Chris Blamires  
**Ombudsman**

