

The complaint

Ms N on behalf of the estate of Mr V complains that Sainsburys Bank Plc made an error when it advised of the closing balance of her late partner's credit card account.

What happened

Ms N is unhappy that Sainsburys Bank Plc sent a letter chasing her for an incorrect balance on her late partner's credit card account. This caused her worry and distress.

Sainsburys acknowledged that it had made an error and paid compensation of £100. It also offered further compensation of £100.

Ms N remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. She said that although a complaint can be brought to this service by a representative on behalf of a deceased person who would have been an eligible complainant, we can't consider the representative to be a complainant in their own right.

Ms N didn't agree so I've been asked to review the 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 know it will disappoint Ms N but I agree with the investigator's opinion. I'll explain why.

Firstly, I'd like to acknowledge that Sainsburys' error caused Ms N distress at what was already a very distressing time for her. Sainsburys has apologised for the error and has offered compensation.

I think the amount of compensation offered is fair and reasonable.

This service can consider complaints brought on behalf of a deceased person who would have been an eligible complainant by a person (or persons) authorised to do so. Generally, this means the executors of the estate.

My understanding is that a firm of solicitors were recorded as the executors of Ms N's late partner's estate, but she has since confirmed with Sainsburys that she is also an executor. Sainsburys have explained that Ms N isn't personally liable for the debt – the estate is.

In bringing this complaint, Ms N is acting as a representative for the estate. This service doesn't award compensation to an estate. Nor do we consider a representative of the estate to be an eligible complainant in their own right.

Because Ms N isn't an eligible complainant for the purposes of her complaint, I'm unable to consider the complaint or award further compensation.

I appreciate that this will come as a disappointment to Ms N. But I hope I've explained clearly why this service can't compensate a representative for something which has impacted them personally in the way described by Ms N.

My final decision

For the reasons I've given above, I'm unable to uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mr V to accept or reject my decision before 30 July 2025.

Emma Davy
Ombudsman