

The complaint

Mr Y is unhappy with National Westminster Bank PLC. I will refer to Mr Y throughout although he is acting as the executor on behalf of the estate of Mr M.

Mr Y said NatWest disclosed Mr M's account details to another family member without the proper authority. This has led to a lot of time being spent, extra lawyer's costs and it has impacted on his wife's mental health.

What happened

Mr Y said NatWest provided information about the contents of Mr M's will and his NatWest bank accounts to an estranged member of the family – "B". He said that B has no access to any of the accounts and the contents of the will needed to remain private until probate had been completed. Mr Y said he was the sole executor of the will.

Mr Y said he provided the copy of the will to NatWest and was assured it would remain confidential. But he said B was able to produce extracts of a copy of a will and was discussing movement of money between Mr M's accounts. Mr Y said B quoted NatWest as the source of the account information.

Mr Y said B produced a death certificate to NatWest in advance of him showing his proof of executorship and the certified will. He said this caused significant confusion at NatWest regarding what action to take. Mr Y said this caused "*a week of mayhem*" for him and his wife before he was able to conduct his sole executor obligations.

He said based on several further emails from B he felt NatWest had wrongly released protected financial information. He said this caused emotional distress and extra time for him and solicitors.

Mr Y said he complained to NatWest and it said nobody had provided the information in B's emails. He said further emails came from B quoting actions and information she had initiated and received from NatWest.

He said his solicitor had to respond to numerous allegations that used information provided by NatWest. He said these were used as a pretext to challenge the will. Mr Y said he had spent over 100 hours dealing with it. He said costs of over £4,000 had been run up, aside from the impact on his wife's mental health due to the prolonged processes and inadequate responses from NatWest.

Mr Y requested his complaint be escalated to NatWest Head of Complaints, it acknowledged the harm caused by its failings and offer compensation. He also said he wants it to determine failure points and amend its protocols.

NatWest made different points in its responses to Mr Y. It said Mrs Y was originally wrongly removed from former joint accounts with Mr M by its own human error. It apologised and confirmed she had been added back on to the accounts.

It said it had spoken to branch staff and the branch manager and bereavement team members who had spoken to B. All staff confirmed no information had been released to B. NatWest said it followed the right process. It said it would investigate again if any further evidence was provided.

In recognition of any inconvenience caused it offered £75 compensation for distress and inconvenience caused. It said it failed to deliver the level of service Mr Y should have been able to expect.

As Mr Y remained unhappy he brought his complaint to this service.

Our investigator didn't uphold the complaint. He said B provided NatWest with the death certificate and is within NatWest's policy and terms and conditions was entitled to request date of death balances for Mr M's accounts. He said there was no information breach here. Our investigator said he listened to the calls between B and NatWest and no specific account information was released and that nothing could be discussed until probate was received. He confirmed despite the individuals involved this is an estate complaint and this service doesn't make distress or inconvenience awards to estates.

Mr Y remained unhappy and asked for his complaint to be passed on 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.

NatWest accepted that if any further evidence showing it had passed on confidential details to B it would review and investigate this. I think that's fair and I don't think any further evidence has highlighted any errors by NatWest.

Mr Y said probate didn't complete until 2025 but B in 2024 knew how much money was in Mr M's accounts due to being told by NatWest branch staff. Mr Y said this was contradictory and against bereavement team protocols at NatWest.

Mr Y said it was his decision as executor whether or not to share information. He said NatWest actions had been a dereliction of duty. Mr Y said he was going to pursue the matter with the Chief Data Protection Officer.

Our investigator said there was no evidence to show NatWest had incorrectly disclosed information to B.

NatWest maintained it acted fairly and there were no errors in its actions with B. It said no inappropriate information was shared with B.

Mr Y has asked that this service require NatWest to amend its protocols. But this service can only deal with the individual circumstances of Mr Y's complaint, it can't ask NatWest to change its protocols on the basis of an individual complaint.

Based on the telephone calls provided to this service there's no evidence to suggest NatWest provided any details or protected account information to B. On the calls I didn't hear it give any specific information. I think it was clear with B that it couldn't give any details.

There's no doubt that following the unfortunate passing of Mr M, Mr Y and his wife were hoping to deal with the estate requirements without additional distress and inconvenience.

But I don't think NatWest caused any problems and I can't hold it responsible for B getting involved in the process. Finally, as the complaint is brought by the estate - the estate can't be compensated for distress and inconvenience.

I've no evidence to show NatWest failed to follow the correct procedures.

My final decision

I don't uphold this complaint.

I make no award against National Westminster Bank Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mr M to accept or reject my decision before 8 December 2025.

John Quinlan
Ombudsman