

The complaint

The estate of Mr R complains about the service provided by NATIONAL WESTMINSTER BANK Plc (NatWest) when a request was made to add a party to a current account.

What happened

In January 2025, Mr R attempted online to add his wife to his sole bank account. After encountering several issues, he contacted NatWest and was told a branch could assist with the request. However, as Mr R was seriously ill and unable to leave his home, a complaint was logged with NatWest over their treatment of him.

NatWest investigated and upheld the complaint saying they could not explain why Mr R could not successfully add his wife to his account, and they had clearly made an error, and they apologised for the inconvenience, awarding £100 as compensation.

A Power of Attorney was then registered for Mr R but sadly, soon after, Mr R passed away. After the estate registered Mr R's death, there followed correspondence regarding Mr R's credit card which upset the estate, and remaining unhappy about NatWest's failures with the attempted sole account conversion, the estate logged a subsequent complaint with NatWest.

NatWest looked into the issues and said they were sorry they did not do more to support when Mr R was attempting to convert his account to joint names. NatWest also responded about the credit card correspondence, and in recognition of the inconvenience they caused, they awarded £800 by way of an apology.

The estate was unhappy with NatWest's response and whilst the £800 was accepted, the estate subsequently requested a figure of £3,000 and later increased this further. Accordingly, the estate of Mr R referred the complaint to our service and our investigator looked into it. Our investigator agreed NatWest provided a poor customer journey but didn't think they needed to take any further action, and that the compensation total of £900 was fair and reasonable. Our investigator also pointed out that in terms of compensation, our service could only look at any impact on the estate, rather than on any individual.

The estate of Mr R rejected our investigator's view reiterating the compensation was insufficient as it was unacceptable that NatWest asked a customer who was seriously ill to attend a branch. Accordingly, the estate asked for the complaint to be passed to an Ombudsman.

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 at the information NatWest has supplied to see if it has acted within its terms and conditions and to see if it has treated the estate of Mr R 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.

Firstly, I would like to pass on my sincere condolences to the estate of Mr R following his passing.

I was sorry to learn that what should have been a straightforward online process turned into a prolonged and drawn-out complaint, especially at a difficult time of the loss of a family member. Part of my role is to determine whether what took place was reasonable and whether NatWest followed the process correctly.

What's not in question is that errors were made; and I'm pleased to see that NatWest acknowledged the level of service they provided fell short of their normal standards, apologised, and attempted to put things right through monetary payments.

Moving onto compensation which I know is an aspect in dispute, as our investigator said in their view and in a telephone call with the estate, this is a complaint which has been brought by someone representing the estate of Mr R. Accordingly, I do want to make clear that we can't compensate those representing an estate personally, regardless of any impact on them, as they only represent an estate.

In summary, looking at NatWest's compensation total of £900 through the lenses of reasonability and fairness, and our own guidelines, I am persuaded it sufficiently represents the impact of NatWest's actions. In terms of the experience that NatWest delivered to Mr R and the estate of Mr R, I would sincerely hope that they have used it to deliver feedback to ensure there is no recurrence.

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 the estate of Mr R to accept or reject my decision before 10 February 2026.

Chris Blamires
Ombudsman