

The complaint

The estate of Mrs B complains Nationwide Building Society refused to recognise letters of administration resulting in delays and costs. The estate of Mrs B also complains that Nationwide Building Society didn't do enough to protect Mrs B from financial abuse.

What happened

Mrs B had a number of accounts with Nationwide including a joint account. Sadly, she passed away at the end of October 2024. Her son – who I'll refer to as "Mr B" throughout the rest of this decision – notified the authorities that she had done so.

Mr B says he was appointed administrator of his mother's estate in December 2024. He says that he sent Nationwide a copy of grant of letters of administration, that Nationwide acknowledged them but that Nationwide refused to act on them saying that another party had claimed a will had been located. Mr B says the estate incurred legal costs dealing with this dispute with Nationwide and that the dispute delayed the administration of the estate.

Mr B says he complained to Nationwide on 29 April 2025. He says he did so over the phone. He says he then complained to our service on 7 July 2025.

We contacted Nationwide on 14 July 2025 to say that Mr B had complained to us. Nationwide said that Mr B hadn't complained to it before complaining to us, so it asked for an opportunity to look into the estate's complaint.

Nationwide looked into the estate's complaint but didn't agree it had done anything wrong. Nationwide said that it had been contacted by a firm of solicitors in February 2025 saying that Mrs B had written a will and that it would be obtaining a grant of probate. Nationwide said that it had then been contacted by Mr B in April 2025 saying that he'd been issued a grant of letters of administration. In other words, it had been contacted by two different parties saying conflicting things. It said that it had, therefore, written to both parties to say that it wouldn't be releasing any funds or information until an agreement was reached or the courts resolved the matter. Nationwide subsequently wrote to the firm of solicitors giving them a 10-day deadline within which to respond, failing which it said it was going to release the estate's funds to Mr B. The firm of solicitors didn't respond. Nationwide, therefore, went ahead and released the estate's funds to Mr B.

One of our investigators looked into the estate's complaint too. Having done so, they didn't recommend that it be upheld as they didn't agree that Nationwide had acted unfairly or unreasonably. Mr B disagreed and asked for the estate's complaint to be referred to an ombudsman for a decision. This complaint was, as a result, passed to me.

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.

At the end of October 2024 Mrs B passed away.

At the beginning of December 2024 Mr B obtained grant of letters of administration. That's what happens when someone passes away without having made a will. He didn't contact Nationwide at that stage.

In February 2025 a firm of solicitors contacted Nationwide to say that Mrs B had passed away, that she'd made a will and that they were going to apply for a grant of probate.

In April 2025 Mr B contacted Nationwide to say that he'd obtained letters of administration.

Nationwide had concerns at this stage. I can understand why – it had been contacted by two different parties saying conflicting things. It referred the matter to its legal department.

On 29 May 2025 Nationwide wrote to Mr B to say that it was unable to provide information or statements at that time as it had received a notification from another party saying that Mrs B had made a will. Nationwide said it would update Mr B. I agree with our investigator that this wasn't an unfair thing for Nationwide to say particularly as I can see it had referred the matter to its legal department. In the meantime, Nationwide wrote to the firm of solicitors chasing it for a copy of the will and the grant of probate that it said it was going to apply for.

On 14 July 2025 we contacted Nationwide to say that Mr B had complained to our service. Nationwide said that Mr B hadn't complained to it before complaining to us, so it asked for an opportunity to look into the estate's complaint. That's not what Mr B says. Mr B says he called Nationwide on 29 May 2025 to complain about it refusing to recognise the letters of administration he'd been granted. I can see that Mr B complained about the fact that Nationwide's bereavement team didn't offer email communication – Nationwide's complaint team offered to forward correspondence to him using their email address. But I can't say, based on the evidence I've seen, that Mr B complained to Nationwide about it refusing to recognise the letters of administration he'd been granted on 29 May 2025. The invoices that Mr B has sent us suggest that he was getting advice in May and June 2025 about next steps. They also suggest that there was a will but also a wider family dispute, and that the will was disputed on account of this wider family dispute. In short, I can see why as far as Nationwide was concerned Mr B hadn't complained to it before complaining to us meaning it was entitled to ask for an opportunity to look into the estate's complaint.

Having received a complaint from us, I can see that Nationwide wrote to the firm of solicitors asking them to reply to their earlier letters. Nationwide gave the firm of solicitors a ten-day deadline within which to reply. In the meantime, I can see Nationwide updated Mr B explaining that it would release the estate's funds if the firm of solicitors didn't reply. The firm of solicitors didn't reply at which point I can see Nationwide went ahead with the process for releasing the estate's funds. That process has since been completed.

I can completely understand why Mr B wanted the estate's funds to be released and wanted information about Mrs B's accounts as he had concerns that she might have been taken advantage of. But I agree with our investigator that Nationwide's actions were fair and reasonable given that it found itself in the middle of a dispute and ultimately had to make sure that it was dealing with the right representative. I've taken the fact that Nationwide dealt with the issue quickly once it was aware that the estate had complained. I say that because I'm satisfied that Nationwide took just over two weeks to deal with Mr B's complaint once we became involved – in theory it had eight weeks to deal with the estate's complaint. Nationwide emailed Mr B on 6 August 2025 to confirm that it would be releasing the estate's funds to him.

I can see that the estate incurred costs as a result of taking legal advice in relation to this dispute and Nationwide's position. But I agree that it wouldn't be fair to require Nationwide to refund these costs given that its actions were fair and reasonable. It found itself in the middle

of a family dispute, and one that wasn't of its making. That family dispute involved, from what I can see, a contested will amongst other things.

One of Mr B's reasons for obtaining statements was to investigate whether or not his mother had been the victim of financial abuse. He's shared some of his concerns with us and Nationwide and has complained that Nationwide didn't do enough to protect his mother. I've considered what he's said carefully. Having done so, I agree with our investigator on this point too. Nationwide had no reason to believe that Mrs B was vulnerable and the activity on her account wasn't sufficiently unusual to have raised concerns. I don't, in the circumstances, agree that it would be fair to say that Nationwide should have done more. That's not the same as saying that Mrs B wasn't taken advantage of or wasn't a victim of financial abuse. Simply that Nationwide had no reason to intervene. Whether she was or not is an issue for others to decide.

My final decision

My final decision is that Nationwide Building Society hasn't acted unfairly or unreasonably in this case. I agree, therefore, that this isn't a complaint I can uphold.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mrs B to accept or reject my decision before 12 December 2025.

Nicolas Atkinson
Ombudsman