

The complaint

Mrs C complains that she wasn't added to her husband's account.

What happened

Mr C had an account with NatWest, and was seriously ill. In 2024, he asked NatWest if Mrs C could be added to his account. But NatWest says that instead of sending Mr C the form to add Mrs C to the account, it instead sent him the form to add a power of attorney. Although Mr C tried to sort things out, he wasn't able to add Mrs C to the account before he passed away.

Mrs C brings the complaint and is also executor of the estate of Mr C. Mrs C says that NatWest's actions meant she had to obtain probate rather than becoming the sole account holder by survivorship. As the account was frozen after she reported the death, she says she experienced financial difficulties. She's also raised concerns about the service she received from NatWest during this period.

NatWest looked at this. It has paid Mrs C £1,000 as compensation for the failure to add her to the account, and a further £240 in respect of further customer service failings. Our investigator looked at this and thought this offer was fair. Mrs C thinks she should get more.

As the complaint could not be resolved informally, it has been passed to me to decide.

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 accepts that things went wrong. Based on what I've seen, Mr C was incorrectly sent a form to add Mrs C to the account as power of attorney. This means that when he passed away instead of the account remaining open with Mrs C as the sole account holder, NatWest instead blocked the account. I was truly sorry to read of the difficulties Mrs C experienced. I'm satisfied that this would have caused additional stress at what was already a distressing time. I agree the complaint should be upheld.

I've therefore considered whether NatWest needs to do anything further to put things right. Our general approach to compensation is set out on our website and I've taken this into account when considering Mrs C's complaint.

With this in mind, I think Mrs C has experienced a substantial distress, upset and worry because of what happened. I accept that her inability to access the account led to significant disruption. What happened would also have had an impact on Mr C before he passed away.

That said, Mrs C thinks that had NatWest transferred the account into joint names she wouldn't have needed to obtain grant of probate. I've thought about that. NatWest has said Mr C had significant funds in a savings account that wasn't – and couldn't be – in joint names. Given the amount Mr C held in his accounts, I'm satisfied that Mrs C was always

going to need a grant of probate to get access to those funds – and so this isn't something NatWest needs to compensate Mrs C for.

Where I award compensation for distress or inconvenience, this isn't to punish the business but to reflect the impact of the business's actions. When I consider the factors above, I think the £1,000 plus the £240 NatWest has already awarded will be fair compensation for the stress this all caused.

My final decision

My final decision is that National Westminster Bank PLC has offered fair compensation for what happened. I understand NatWest has already paid this. I make no further award.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 20 January 2026.

Rebecca Hardman
Ombudsman