

The complaint

Ms W complains that Kensington Mortgage Company Limited will no longer speak to her on the phone about the mortgage she holds jointly with her parents, Mr and Mrs W. She also complains that it has allowed a third party to access the mortgage without the agreement of all three account holders.

Mr and Mrs W have also joined this complaint.

What happened

Ms W and Mr and Mrs W have a joint mortgage with Kensington. In February 2025 Kensington wrote to Ms W saying that it would no longer communicate with her by phone and she should write to it with any queries. It said this was because she had spoken to its staff in an unacceptable way despite requests that she not do so.

Ms W complained. She had already made a complaint about a third party having access to the mortgage without authority and the way staff had treated her on phone calls.

Kensington said it wasn't prepared to speak to Ms W on the phone because of her behaviour, and it explained how she could use its online portal to send messages and that she could write to it by other means. It also said it didn't consider its staff had been rude or unhelpful, and it would accept instructions from each individual account holder if they wanted someone else to act for them.

Ms W referred the complaint to us, with Mr and Mrs W's consent. Our Investigator didn't think Kensington had done anything wrong. Ms W didn't agree and asked for a review, so the complaint has been referred to me to make 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.

Kensington wrote to Ms W to tell her that it would no longer communicate with her by phone two days after she had four phone calls with members of its staff on 17 February 2025. I've listened to those calls.

During the phone calls Ms W called staff liars, drug addicts, criminals and fraudsters, and said she intended to ruin them all. She also raised her voice and interrupted staff repeatedly. I think Kensington's staff were patient and professional, and I don't think they treated Ms W unfairly or inappropriately. I also note that Kensington's records of some earlier calls with Ms W in 2024 and January 2025 indicate the calls on 17 February 2025 weren't an isolated or one-off incident.

It's clear that Ms W became upset and frustrated on the calls, but Kensington's staff are entitled to be treated with respect. In the circumstances, I think that Kensington's decision not to communicate with Ms W by phone any more was reasonable.

This decision hasn't prevented Ms W, Mr W or Mrs W from making payments to the mortgage or getting information about it. Ms W can access the mortgage online and communicate with Kensington by secure messaging or letter, or appoint a representative to act for her. I haven't seen anything to suggest that it wouldn't be possible for Ms W to communicate with Kensington in this way.

Kensington has told Ms W how it approaches requests from customers for third parties to deal with accounts on their behalf. It has said that if another account holder authorises someone to act for them, only that account holder can change that instruction. This is why it couldn't accept Ms W's instruction that it no longer deal with another family member who isn't a borrower on the mortgage, even though she told it that she had discussed the matter with the other borrowers.

Kensington's records show that Ms W has told it she doesn't want anyone else to act on her behalf in connection with the mortgage. But that doesn't mean Mr and Mrs W want the same thing. That's a decision for them to make, and it's reasonable for Kensington only to accept instructions about this from them. Kensington confirmed to Ms W in May 2025 that there was no authorised third party on the account at that point, and I hope that will be of some reassurance to her.

For the reasons I've explained, I haven't found that Kensington has done anything wrong, so I make no order or award.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms W, Mr W and Mrs W to accept or reject my decision before 11 March 2026.

Janet Millington
Ombudsman