

The complaint

The estate of Mrs S complains about Coventry Building Society's (CBS) requirement for a grant of probate prior to releasing funds from the late Mrs S's ISA account.

The complaint is brought by Mr S, the named executor of Mrs S's will. For ease of reading, I will refer solely to Mr S in this decision.

What happened

When Mr S visited one of CBS's branches, having provided a certified copy of the death certificate the day before, he was told that because the account held funds in excess of £50,000 he would need to provide a grant of probate before the money could be released.

Mr S says CBS's approach was completely unreasonable and intransigent. He is the sole beneficiary of the will. He had provided the death certificate and will. CBS did not advise his late wife of the grant of probate requirement before she passed away. This prevented her from reducing the value of the account in order to fall under the limit. He wants to challenge this unfair position.

Our investigator did not uphold Mr S's complaint. They said CBS's request for a grant of probate was reasonable.

Mr S disagreed and asked for an ombudsman's review. He said, in summary, his wife had never been made aware of this requirement in any of the documents she received in the three years prior. He listed a number of relevant publications, saying none of them referred to the £50,000 limit. Had his wife been aware she could have moved money around to remove the requirement for a grant of probate. The estate now seeks compensation of £400 and requires that CBS makes the requirement clear in all published terms and conditions, not just on its website.

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 am not upholding Mr S's complaint. I'll explain why.

I cannot agree CBS has treated Mr S unfairly. Its policy requiring a grant of probate for savings of £50,000 or above is published on its website and applies equally to all account holders. Mr S raises that it was not made clear in several publications, but it is set out in full on page 13 of its 'Following bereavement – What you need to know' booklet that was sent to Mr S on 19 May 2025. CBS has explained that it believes that information regarding obtaining probate is only relevant once a member has passed away, at which time it then provides it to the relevant party. This does not seem unreasonable.

Mr S argues that had his wife been aware of the requirement she would have moved money to avoid it, but I cannot know with certainty that would have been the case. The loss in

interest would have most likely far exceeded the cost of a grant of probate.

The policy is also in line with industry practice, with other providers having similar thresholds and indeed some much lower. As both CBS and the investigator said, the policy exists as a protection. The grant of probate establishes the legal right for someone to deal with a deceased person's estate. If a grant of probate isn't obtained, it can mean that the will can be challenged. It can also create problems as it may mean that the beneficiary may not be able to legally claim the funds left to them in the will.

I do understand it seemed to Mr S like CBS was being deliberately difficult at an already very hard time for him. But I am satisfied this was not the case, and that the intention of its policy was to avoid any financial harm to the beneficiary of its late member's estate.

It follows I am not instructing CBS to take any further action.

My final decision

I am not upholding this complaint for the reasons set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mrs S to accept or reject my decision before 27 April 2026.

Rebecca Connelley
Ombudsman