

The complaint

Mr C complains Leeds Building Society made it difficult for him and his son who holds Power of Attorney to manage his account when it removed online access when the Power of Attorney was registered with it.

Sadly, since bringing the complaint to this service Mr C senior has died, the administrators of his estate requested that we continue to investigate the complaint.

The estate is represented by Mr C junior (original attorney) now an executor of Mr C's estate.

In this complaint I will refer to Mr C junior as Mr C.

What happened

Mr C registered a Power of Attorney with Leeds which allowed him to act for his father in his financial affairs.

After completing the process, he found that neither he nor his father could use the online service.

Mr C said this made it difficult for him to manage his father's affairs, and that the alternatives offered via phone, post or in branch were not convenient.

Our investigator reviewed the information Leeds provides to attorneys and account holders when adding a Power of Attorney to accounts.

He said the terms and conditions are clearly available at the point of application and so didn't think Leeds had done anything wrong. He didn't ask it to do anything more.

The investigator went on to explain that this service doesn't have the authority to instruct businesses to change their policy.

Mr C didn't agree with the investigator's view and asked that it be referred 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.

Having done so, I don't uphold this complaint and I'll explain why.

I asked Leeds to provide me with more information on its decision to not offer online access to attorneys, and to restrict online access for the account holder once a Power of Attorney is registered with it.

It told me its computer systems don't allow for dual profile access functionality. Whilst it acknowledged the restrictions this results in for its customers, it isn't something it can change due the limitations of the system it uses.

It also reiterated its commitment to safeguarding the donor within the limitations of its system.

In practical terms this means that balances can be viewed but no funds can be moved out of the account using online banking.

I've looked into the information Leeds provides to its customers and to attorneys about this.

Its website offers guidance on Power of Attorneys, including any restrictions that will apply:

'You and your attorney(s) can't use or manage your account online once they've been added to it, but it can still be viewed. All other transactions need to be completed via phone, post or branch.'

I appreciate Mr C's comments that these restrictions defeat the object of a Power of Attorney, the purpose of which is to allow attorneys nominated by the account holder to conduct their financial affairs on their behalf. And that they also remove functions the account holder previously enjoyed.

I understand that Mr C obtained the Power of Attorney to help his father as he went through a challenging time, and I'm sympathetic to the inconvenience this caused him. However, businesses are entitled to set their own internal policies and to choose what technology they use, this service doesn't have the power to tell them they should change them.

In this case I note that Leeds did offer alternatives via telephone, post or in branch. I appreciate these options were not as convenient for Mr C, but I can't say it removed all access.

Mr C has expressed that he may consider referring his concerns to the FCA, and this remains an option available to him.

I know Mr C will be disappointed with my decision, but I hope I have clearly explained my reasons.

My final decision

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mr C to accept or reject my decision before 21 May 2026.

Petina Edwards
Ombudsman