

complaint

Mr R, the executor of the late Mrs R's estate, complains that National Westminster Bank Plc has provided statements for the late Mrs R's account to a third party and that it told the third party that the closing cheque for the account was sent to Mr R.

background

Mr R complained to NatWest that it had provided the statements and information to a third party. NatWest accepted that it had made an error, apologised to Mr R and offered to pay him £250 compensation. He was not satisfied with its response so complained to this service.

The adjudicator did not recommend that this complaint should be upheld. She concluded that NatWest's apology and offer of £250 compensation were reasonable.

Mr R's sister says, on his behalf, that it is not good enough for NatWest to say that it does not know how or when the information was requested. She also says that Mr R is involved in a court case with the third party and that the information provided to the third party has cost Mr R thousands of pounds in court fees.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

NatWest accepts that it made an error in providing the statements and information to a third party. It has apologised for its error and has offered to pay £250 compensation to Mr R.

NatWest says that it has investigated the circumstances of the error. It says that the statements were ordered by a member of staff at one of its branches in September or October 2009 but that it has been unable to ascertain under what instructions and by whom the statements were ordered. I am satisfied that NatWest has properly investigated its error but that it has been unable to provide any other significant information about the circumstances that caused it.

I am not persuaded that there is enough evidence to show that the estate of the late Mrs R has been caused a direct financial loss by NatWest's error. I consider that NatWest's offer to pay £250 compensation to Mr R is fair and reasonable in the circumstances and is consistent with other awards of compensation made by this service where comparable amounts of distress and inconvenience have been caused.

my final decision

For these reasons, my decision is that I do not uphold this complaint.

Jarrold Hastings
ombudsman