



## The complaint

Mrs M and Ms M are unhappy that National Westminster Bank Plc (“NatWest”) removed Mrs M as a joint holder on the account by mistake.

The primary complainant here is Mrs M, who was removed from the account in error, and so, for ease of reference, I will refer mainly to Mrs M on a sole basis throughout this letter.

## What happened

Mrs M was a joint holder of a NatWest account along with her mother and father – Ms M and the late Mr M. Sadly, a few years ago, Mr M died. This left Mrs M and her mother as the joint holders of the account. However, following the death of the Mr M, NatWest removed Mrs M as a joint holder from the account, even though no request for them to do so had been made. Mrs M wasn’t happy about this, so she raised a complaint.

NatWest responded to Mrs M and confirmed that she had been removed from the account as a joint party in error. But NatWest also explained that because of the nature of the account in question, they were unwilling to rectify their mistake and add her back onto the account as a joint account holder. Mrs M wasn’t satisfied with NatWest’s response, so she referred the complaint to this service.

One of our investigators looked at this complaint. They felt that NatWest should fairly add Mrs M back onto the account as a joint account holder and should also make a payment of £100 to Mrs M as compensation for the upset and trouble she’d incurred because of their error. NatWest didn’t agree with the view of this complaint put forwards by our investigator, so the matter was escalated to an ombudsman for 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.

I issued a provisional decision on this complaint on 16 November 2023 as follows:

*Where it’s determined that a business has made an error – as is clearly the case here – the remit of this service is to ensure that the affected complainant is returned to the position that they should be in, had the error never occurred.*

*In this instance, having considered all the information and evidence available to me, I’m satisfied that Mrs M was a jointly named holder of the account, and that NatWest removed Mrs M as a joint account holder in error. As such, my provisional decision is that NatWest must re-add Mrs M as a jointly named holder of the account.*

*NatWest have explained that they’re unwilling to do this because of their own policies. But I’m satisfied both that the remit of this service and the principle of fairness upon which it is based are clear in this instance. Accordingly, should Mrs M accept any future final decision I might write which confirms this provisional decision, I’m also satisfied that any difficulties that*

*NatWest may face in adding Mrs M back to the account as a joint named holder of the account are difficulties that NatWest must overcome themselves, and which shouldn't fairly or reasonably be of impact to Mrs M or to what I presently feel is the fair outcome here.*

*Additionally, it's clear to me that these events have caused considerable worry and distress to Mrs M, given that they took place following the sad passing of her father, and given that it's apparent that Mrs M was added as a joint holder on the account as a measure to enable her to better assist her surviving parent, should one of her parents pass away.*

*As such, I don't feel that the £100 compensation as recommended by our investigator takes sufficient account of the impact of these events on Mrs M. And so, my provisional decision here also includes that NatWest must pay an increased amount of £750 to Mrs M as compensation for the significant distress and worry that she's clearly incurred.*

*In arriving at this amount, I've considered the circumstances of this complaint and the impact of the events on Mrs M, as described, but I've also considered that NatWest understood and admitted to their error here at a relatively early stage. I'm therefore satisfied that NatWest missed several opportunities to restore Mrs M to the position that she should fairly be in here and that this unnecessarily prolonged the understandable and considerable distress and concern that Mrs M has unreasonably had to incur.*

Both Mrs M and NatWest responded to my provisional decision and confirmed that they were happy to accept it. As such, I see no reason not to issue a final decision here whereby I uphold this complaint in Mrs M's favour on the basis explained above. And I therefore confirm that I do uphold this complaint on that basis accordingly.

### **Putting things right**

NatWest must add Mrs M back onto the account as a joint account holder. It's my understanding that NatWest have already taken this corrective action.

NatWest must also make a payment of £750 to Mrs M.

### **My final decision**

My final decision is that I uphold this complaint against National Westminster Bank Plc on the basis explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M and Ms M to accept or reject my decision before 12 January 2024.

Paul Cooper

**Ombudsman**