

The complaint

Miss W is unhappy with the service she's received from National Westminster Bank Plc.

Miss W is represented by Mr and Mrs C, who hold Power of Attorney for her.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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.

Having done so I'm not directing Nat West to do anything further to put things right:

- Mr and Mrs C are authorised in law to represent Miss W – they are not eligible complainants. So, I need to consider the impact on Miss W rather than Mr and Mrs C.
- I have taken into account the distress and inconvenience caused to Miss W and what Nat West has already done to put things right.
- Nat West has credited Miss W's account with the costs associated with arranging a power of attorney that wasn't required. And they've corrected interest and charges Miss W has incurred as a result of customer services issues. I think that's reasonable and has ensured Miss W hasn't lost out financially as a result of what happened. They've also apologised for what happened.
- I've thought carefully about Mr and Mrs C's testimony about the impact on Miss W. I accept it's caused her some distress and inconvenience. But I think the majority of the stress, anxiety and inconvenience was suffered by Mr and Mrs C as her attorneys.
- I think Miss W was shielded from significant distress and inconvenience by Mr and Mrs C. So, I don't think it's fair and reasonable to direct Nat West to make any further payment to Miss W. I think the steps they've taken are enough to put things right.
- Nat West has already made an offer to Mr and Mrs C of £500 compensation and £70.20 of parking costs. Mr and Mrs C should contact Nat West directly if they now wish to accept this.

My final decision

I don't think Nat West needs to do anything further to settle this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept

or reject my decision before 2 November 2023.

Anna Wilshaw
Ombudsman