

## **The complaint**

Mr E complains that National Westminster Bank Plc (NatWest) unfairly blocked his account. Mr E also complains that NatWest didn't remove the account block when asked.

## **What happened**

Mr E held a joint account with a third party known as Mrs E. Mr E has told us that whilst he and Mrs E had the same name they were not married. In December 2019 NatWest received notice that the account holders were in dispute and put a block in place that meant no transactions could be completed by either account holder. Account statement show a debit card payment was processed a few days after the account block was applied.

Last year, NatWest dealt with a complaint from Mr E who asked for the block to be removed so funds in his account could be accessed. NatWest tried to call Mrs E to obtain consent to remove the account block and went on to write to her. Consent to remove the block was provided by the joint account holder and funds were transferred to Mr E. NatWest issued a final response to Mr E but didn't agree it had acted unfairly or made any mistakes.

An investigator at this service looked at Mr E's complaint but thought NatWest had dealt with it fairly and didn't ask it to do anything else. Mr E asked to appeal, so his complaint has been passed to me to make a 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.

Mr E has told us he doesn't agree that Mrs E had authority to operate the account in question. But the account was a joint account in both names, which could be operated by either Mr E or Mrs E independently. NatWest has provided systems evidence that shows the account in question was a joint account, not a sole account in Mr E's name only. I'm satisfied the account Mr E complains about was a joint account.

Mr E has also told us he and Mrs E weren't married. Mr E questions how a marital dispute could've been raised if they weren't married. I think it's reasonable to note the account was registered to two people with the same surname. I take Mr E's point that they weren't married, but I don't think that was an unreasonable view for NatWest to take. And even Mr E wasn't married to the joint account holder, they would still have been able to register a dispute and ask for an account block to be applied in the same way.

The account block was applied in December 2019, at then request of the other account holder. I'm satisfied that's a request either joint account holder could've taken to ensure funds that remained in the account couldn't be used. I note that shortly before the block was put in place Mr E opened a separate sole named account and transferred the majority of the funds in the joint account to it. But after the dispute was raised, I'm satisfied NatWest acted fairly by applying the account block.

NatWest could only remove the account block once both joint account holders provided their consent. Mr E complained about the block in March 2021 and NatWest took steps to contact the joint account holder by phone. After a letter was sent, the joint account holder consented to the block being removed and Mr E was able to access the funds in the account. I'm satisfied that's fair in the circumstances. I haven't seen any evidence of delays or mistakes by NatWest.

Mr E queried why a payment to a local authority was approved a few days after the block was put in place. NatWest has explained the delay in the transaction showing on the statement relates to the time taken to process the payment. NatWest has told us the payment was approved shortly before the block was put in place. There is often a lag between payments being made and showing on a bank statement. I'm satisfied NatWest has explained the delay here.

NatWest offered Mr E £100 to resolve his complaint. As I haven't been persuaded that NatWest made a mistake or treated Mr E unfairly, I'm not telling it to take further action or increase its offer. I'm satisfied that £100 is fair and reasonable in all the circumstances.

### **My final decision**

My decision is that I uphold this complaint and direct National Westminster Bank Plc to pay Mr E £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 13 July 2022.

Marco Manente  
**Ombudsman**