

The complaint

Mrs B complains National Westminster Bank Plc didn't do enough to protect her when she was the victim of domestic and economic abuse. Her grandson has helped her complain.

What happened

Mrs B has an account with NatWest into which her pension and benefits are paid.

Mrs B's grandson says that he helped his grandmother leave a property he owned on 8 December 2023 whilst his father / her eldest son was away. Mrs B's grandson says his father / her eldest son was subjecting his grandmother to domestic and economic abuse. He says his father got himself added to his grandmother's account – making it a joint account – and over a period withdrew approximately £40,000 from the account and paid it into accounts in his name.

Mrs B's grandson says he took his grandmother to the police on 8 December 2023, and they reported what had happened. He says the following day – a Saturday – he called NatWest on his grandmother's behalf to see if she could access the money left in the account. Mrs B's grandson says NatWest didn't block the account following the call and that this allowed his father to withdraw a further £3,000 reducing the balance to £300. Mrs B's grandson complained to NatWest that it hadn't done enough to protect his grandmother.

NatWest looked into Mrs B's complaint and agreed that it had made an error. NatWest offered and paid £100 in compensation. Mrs B was unhappy with NatWest's response, said she wanted her £3,000 back and complained to us.

One of our investigator's looked into Mrs B's complaint and said that it would have been helpful if NatWest had placed a block on the account when her grandson had called, but it hadn't done so because it had been asked not to by Mrs B's grandson. So, they didn't recommend this complaint be upheld.

Mrs B's grandson was unhappy with NatWest's response and asked for her grandmother's complaint to be referred to an ombudsman for a decision. He said that NatWest should have done more. Mrs B's complaint was, as a result, passed to me.

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 can see that Mrs B has been paying her pension and benefits into her NatWest account for a number of years now. The account is a joint account and has been a joint account for a number of years. I can see that there have been a several large withdrawals from the account including, for example, a £27,000 withdrawal in January 2023 and a £8,000 withdrawal in September 2023. I am, however, satisfied that it wasn't until 9 December 2023 that Mrs B's grandson contacted NatWest to say that his grandmother was being subject to domestic and economic abuse. So, I don't think it would be fair to have expected NatWest to do more to help before 9 December 2023 as it couldn't have known anything was wrong.

I've listened to the calls that Mrs B's grandson made to NatWest on 9 and 11 December 2023 during which he brought his grandmother to the phone. The agent who Mrs B's grandson spoke to took advice from a specialist team – it was a Saturday – and went through Mrs B's options. She needed to get access to money as a matter of urgency, but had very little documentation, and was at the same time concerned that the balance remaining in the account might be withdrawn. The agent discussed the pros and cons of placing a no-operations marker on the account and, more importantly, Mrs B's grandson ultimately asked NatWest not to block the account as that would stop his grandmother from getting access to cash once she'd managed to get hold of her documents. Ultimately that meant that when Mrs B's eldest son attempted to withdraw £3,000 from the account – leaving £300 left – that withdrawal was successful given that the account was a joint one.

Given what I've just said, I agree with our investigator that NatWest didn't do anything wrong in this case. It discussed Mrs B's options and was asked not to block the account. That unfortunately meant Mrs B's eldest son was able to withdraw more money from the account. I don't want to say more as I'm conscious that there are other ongoing actions.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 25 October 2024.

Nicolas Atkinson
Ombudsman