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UK Banks Under Fire Over Bereavement Delays

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Bereaved families across the UK are encountering growing frustration when attempting to settle a loved one's financial affairs, with leading banks criticised for lengthy delays, poor communication, and a lack of staff knowledge, according to recent findings from consumer group Which?.

Dealing with probate, the legal process of managing a deceased person's estate, often involves notifying banks, securing a grant of probate, and ensuring inheritance tax and other liabilities are handled appropriately.

Which? Gathered feedback from over 1,600 members who had settled estates between 2023 and 2025. The results revealed that 17% were dissatisfied with how banks handled the process, citing issues ranging from missing documents to being given contradictory information by different departments.

One respondent shared her experience with a certain bank. After her mother's death, the bank removed her from a joint account, causing a mismatch with the funeral invoice name. No explanation was given, and it was only through the funeral director's intervention that the unpaid invoice was identified. She eventually received £150 in compensation following a complaint.

Based on a recent survey, HSBC and Barclays ranked lowest in customer satisfaction regarding probate-related support. Only 56% and 62% of their customers, respectively, expressed confidence in the banks' skill and knowledge during these sensitive interactions.

Probate delays have also been a national issue. In England and Wales, the number of cases taking over a year more than doubled, prompting a government review. Although recent figures suggest average waiting times are now down to six weeks, many still experience prolonged waits.

While most major banks claim to be taking steps to improve bereavement services, including simplifying processes and offering better staff training, the public's experience suggests much remains to be done.

As the financial sector faces increasing scrutiny over its treatment of bereaved customers, many are calling for clear standards, proper training, and a more compassionate approach, especially from some of the UK's largest banking institutions.