

The complaint

Mr P is unhappy with the service he received from Nationwide Building Society surrounding his request to transfer an ISA account to Nationwide.

What happened

Mr P applied to transfer his ISA to Nationwide via Nationwide's app. His application was rejected because the necessary information hadn't been sent to his previous ISA provider. Mr P applied using the app again, but the application was declined for the same reason.

Mr P visited a Nationwide branch and was told a member of staff would fill in the application for him and that he'd receive a call from Nationwide about his application shortly. Mr P didn't receive a call from Nationwide, so he went into branch again, at which time a staff member did complete the ISA application with him. Mr P wasn't happy with the poor service he'd received from Nationwide surrounding his application, so he raised a complaint.

Nationwide looked at Mr P's complaint. They noted the applications Mr P had made via their app had failed because Mr P had inputted incorrect information, so they didn't feel they'd made any error in regard to those applications. But Nationwide did accept that Mr P hadn't received the call back he'd been promised, and they apologised to Mr P for this and made a payment of £25 to him as compensation for any trouble and upset he may have incurred. Mr P wasn't satisfied with Nationwide's response and asked them to remove the £25 compensation from his account as he'd already referred his complaint to this service.

One of our investigators looked at this complaint. But they felt the response Nationwide had issued to Mr P's complaint already represented a fair outcome to what had happened. Mr P remained dissatisfied, 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.

Having done so, I'm satisfied that Nationwide have been able to demonstrate that the reasons the ISA transfer applications Mr P made via the Nationwide app failed is because Mr P inputted incorrect or incorrectly formatted information when submitting them.

Specifically, one of the applications failed because Mr P supplied an incorrect name for the business which held his ISA at that time, while in the other instances Mr P supplied the sort code and account number of his previous ISA provider in a format that wasn't accepted by his previous provider, meaning that those applications were rejected by his previous provider on the basis of insufficient information and not by Nationwide themselves.

It's an applicant's responsibility to ensure information provided in an online application is correct, and so I don't feel Nationwide have acted unfairly towards Mr P regarding the declining of those applications.

Mr P has explained that when he went into branch, one of Nationwide's staff explained to him that there was a problem with the app, and so Mr P feels that Nationwide should be ultimately responsible for his applications being unsuccessful.

I can appreciate Mr P's position, but it doesn't necessarily follow that because he was told there was a problem with the app that it was a problem with the app that caused his applications to be declined. And, as explained, having considered the information provided by Nationwide regarding those applications, I'm satisfied that they did in fact fail for the reasons explained above, for which Mr P as the applicant was responsible for. And it therefore follows that I won't be upholding this aspect of Mr P's complaint.

However, when Mr P went into Nationwide's branch about his applications, he was promised a call back by a member of Nationwide's staff which Mr P didn't then receive. Nationwide have acknowledged this point, and they've apologised to Mr P for it and offered to pay £25 compensation to him for any trouble and upset he may have incurred – for this specific point.

Matters of compensation can be subjective, but I feel the £25 offer Nationwide has made here is fair, and so I won't be instructing Nationwide to do anything further. In arriving at this position I've considered that this compensation is solely for Mr P not receiving the call he was promised and the impact that not receiving this call might have had on him. And having done so, I can confirm that the £25 offer of compensation is commensurate to what I might have instructed Nationwide to pay, had they not already offered to do so.

All of which means that I feel the response Nationwide have already issued to Mr P in regard to his complaint – including that Nationwide didn't do anything wrong in regard to the online applications, and the £25 compensation offer for Mr P not receiving the call back he'd been promised – already represents a fair and reasonable resolution to what happened here.

I realise this might not be the outcome Mr P was wanting, but it follows that I won't be upholding this complaint or instructing Nationwide to take any further action. I hope Mr P will understand, given all I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 31 January 2023.

Paul Cooper
Ombudsman