

The complaint

Mrs F complains that Nationwide Building Society provided a poor level of service to her and caused an error with an international payment.

What happened

Around January last year, Mrs F visited a Nationwide branch to carry out an international payment. She says the funds were to be used for a property purchase being made in another country, so the success of the payment was critical. Mrs F complains about the interaction with the bank's staff on that day and because she experienced further problems during the days that followed. In summary, Mrs F says:

- She received a poor level of service from the staff member that helped her complete the transaction, because the staff member overly questioned whether the payment was for something genuine, and that Mrs F found her to be rude and unprofessional.
- An error was made with the payment details, causing problems with it reaching the intended recipient.
- When she contacted Nationwide by telephone, she was given incorrect information and was promised multiple call backs that weren't carried out.
- Nationwide made an error when it tried to recall the payment.
- The multiple errors by the bank caused her health issues to get worse – Mrs F says she suffered panic attacks – including one in branch – stress and anxiety and continues to be on medication for these issues.

Nationwide upheld Mrs F's complaint, agreeing that most of the issues she'd pointed out had indeed been things the bank did wrong. The bank clarified what went wrong with Mrs F's payment and agreed there were multiple failings. Nationwide didn't agree that its staff member was rude and confirmed that the level of questioning was part of its approach to ensuring Mrs F didn't fall victim to a scam.

Nationwide confirmed that, because the funds had since reached the intended recipient, the payment recall had been cancelled and it refunded the £20 fee Mrs F paid for the transaction. To put things right, Nationwide paid Mrs F £250 compensation.

Remaining unhappy, Mrs F asked this service to get involved. Our investigator initially asked Nationwide to increase its compensation by a further £150. But Mrs F didn't agree and she submitted further information about the impact the bank's errors had on her. So our investigator decided to increase the recommendation for compensation by £350, bringing the overall total to £600.

Nationwide agreed, but Mrs F remains unhappy and thinks this figure isn't enough to put things right. So the complaint has been passed to me to decide.

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 don't think it's necessary for me to revisit the issues Mrs F complained about. Nationwide has largely accepted it did things wrong and paid compensation, so my comments on the complaint issues is unlikely to add much value. The only point that remains under dispute is the level of compensation that would fairly put things right. Nationwide has agreed to increase its compensation award by a further £350, in line with our investigator's recommendation. I agree that this is a fair way to resolve this matter. I'll explain why.

I can understand why Mrs F thinks more compensation is due. I won't go into too much detail about the medical impact on Mrs F, but I can see she's clearly experienced a major amount of stress and her medical conditions have been exacerbated by what Nationwide has done wrong. I'm also conscious of the fact that she suffered a panic attack at a Nationwide branch, which I recognise would've been very distressing. Mrs F says she continues to experience the impact of what happened and remains on medication to manage her conditions.

However, I'm also mindful that Mrs F's medical conditions existed before these issues with the bank took place. I've seen the letter Mrs F provided from her doctor that sets out the different conditions she's been diagnosed with. So, although I agree that Nationwide's actions likely had a significant impact on Mrs F, I can't fairly conclude that the ongoing impact is solely due to the bank's actions.

I empathise with Mrs F, given she has to manage her conditions on a regular basis, and because it seems the medical intervention she needs has become a common aspect of her life. But given Mrs F had these diagnosed conditions prior to her experiencing the poor service by the bank, I don't find that it would be fair to increase the compensation award further, as I can't safely say that the bank's wrongdoing continues to impact her to a degree that warrants more compensation.

So I won't be asking Nationwide to pay anything more than what it has already agreed to pay.

Putting things right

Nationwide's actions caused considerable distress and inconvenience to Mrs F. To put things right, Nationwide should increase its total compensation payment to £600 – Nationwide has already paid Mrs F £250, so it needs to pay her the remaining £350.

My final decision

My final decision is that Nationwide Building Society should pay Mrs F a further £350 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 20 March 2023.

Abdul Ali
Ombudsman