

The complaint

Mr C complains about the difficulty he experienced in accessing his savings account with Nationwide Building Society and the level of customer service he received.

What happened

In May 2022, Mr C tried to log on to his savings account using online banking. A message appeared asking him to call Nationwide to provide a mobile phone number. Mr C explained he tried to call the number on the log in page, but he received an automated message saying the phone lines were closed, despite the information on the website stating that the phone lines were open from 8am to 8pm.

Mr C says he then tried to use the online chat facility as the website said this service was available from 8am to 7.45pm every day. Unfortunately, Mr C wasn't able to use this service as the 'chat' button wasn't showing on his screen.

The following day, Mr C spoke to Nationwide and was informed that he couldn't log in as his mobile phone number wasn't noted on his customer profile. Mr C says he queried it further as he'd provided his mobile phone number as part of the application process, but the Nationwide representative wasn't able to answer his questions.

Unhappy with this, Mr C raised a complaint about the incorrect opening times on Nationwide's website and the chat facility being unavailable. He also wanted Nationwide to explain why he was asked to call them to provide his mobile phone number again, when he'd provided it as part of his application.

Mr C also complained that Nationwide took longer than 56 days to investigate and respond to his complaint. He was also unhappy that he was only given five days to reply to their correspondence. He says Nationwide failed to respond to his letter of 15 July 2022 and he found that their emails had poor grammar and spelling errors.

Nationwide explained that they held a profile for Mr C prior to May 2022, which didn't have a mobile phone number added to it. When Mr C applied for the savings account, the details he provided matched the existing profile, so his new account was linked to it. And their system doesn't automatically add any additional details to an existing profile. So, Mr C's mobile number could only be added manually.

They said that the issue with the chat function was due to the web browser used. They explained Google Chrome fully supports this facility, and while it will still work on some other browsers, it's not to its full ability.

They apologised for the inconvenience caused by the incorrect opening hours on their website and for not responding to Mr C's complaint within the timescales set out. But they didn't accept they'd done anything wrong in giving Mr C five days to reply to them.

Our investigator said Nationwide hadn't treated Mr C unfairly. He felt the apology Nationwide

gave for displaying the incorrect hours on their website and the time taken to respond to Mr C's complaint was fair and didn't ask them to do anything else. Mr C disagreed and asked for an ombudsman's decision.

My provisional decision

I issued a provisional decision on 16 January 2023, and I made the following findings:

"Mr C provided his mobile phone number when he opened his savings account which Nationwide haven't disputed. So, I can understand why he would've been surprised to see the message on his screen asking him to call Nationwide to provide his mobile phone number. I don't think it was unreasonable for Mr C to expect that Nationwide would've recorded the information he provided on their systems.

Nationwide have given an explanation for why Mr C's mobile phone number wasn't added on their system. Mr C held accounts with Nationwide previously which means he already had a profile in place, but they didn't have a mobile phone number added on this profile prior to May 2022.

However, Mr C wouldn't reasonably have been aware of this, so I can understand his frustration as he'd provided Nationwide the information they were requesting from him again.

More broadly, Mr C is also complaining that Nationwide are disregarding information provided by prospective customers in their application forms in favour of old and probably out of date information. He's raised questions about where customers' correspondence would be delivered if they'd changed their address between their new account application and the address supplied for an existing account.

I think Mr C has raised some fair questions, and Nationwide have offered him a reasonable explanation for this – their system would create a new profile if the personal details, such as name, date of birth and home address provided on the application were different to the information they held on an existing profile.

In any event, Mr C didn't experience issues with Nationwide sending him correspondence using any outdated contact information. So, his questions around how Nationwide's system works more generally doesn't impact on the outcome of his individual complaint.

As an informal service, it's not our role to review the systems or processes of banks and building societies. We also don't have the power to ask Nationwide to change or update how their systems work. This is the role of the financial services regulator, the Financial Conduct Authority.

Focusing specifically on Mr C's complaint, as I've explained above, I agree it was reasonable for him to expect that Nationwide would update their records with the information he'd provided on his application, including his mobile phone number.

Mr C had to make two phone calls for this issue to be resolved causing him some inconvenience. He has also explained that he was intending on making a bank transfer for a deposit on a vehicle, and he had to organise funds from another financial institution. I agree this would've caused him further unnecessary inconvenience.

Nationwide already accepted that the online banking pop up message showed incorrect opening times. But they believe that Mr C would've known their correct opening times as a screenshot he sent them to demonstrate the online chat facility wasn't working, also shows the correct opening times.

While Mr C may have also seen the correct opening times on the website, he wouldn't have known which of the two opening times displayed was accurate until he'd called Nationwide and heard an automated message letting him know that the phone lines were closed.

So, I think Mr C was also caused some frustration and annoyance by the website having inconsistent information on the opening times.

Mr C tried to use the online chat facility during its operating hours of 8am to 7.45pm, so I can understand his disappointment when he wasn't able to access this service due to the 'chat' button not appearing on his screen.

Nationwide have explained that their chat facility was up and running and the only issue they'd be aware of was the functionality of different web browsers. They explained Google Chrome is the main web browser for their chat facility and whilst the chat function may work with other web browsers, there could be glitches or other issues due to not being fully supported.

It's not our role to determine the exact reason why the chat button didn't appear. Also, there could be a number of causes, including that either or neither party were at fault. I think Nationwide offered Mr C one possible explanation for why he may have experienced an issue.

But, I don't think this information was completely accurate as Nationwide's website suggests that there are other supported operating systems and web browsers, apart from Google Chrome.

I understand Mr C was using Microsoft Edge, which is one of the supported browsers on Windows 10. So, it's possible that something else may have caused the problem he experienced on the day.

I think Nationwide could've done more to address this point, particularly when Mr C challenged their explanation – including referring Mr C to their website which has information about their supported operating systems and browsers.

In any event, even if Nationwide were at fault as Mr C has suggested, this appears to be a one-off issue as Mr C has been able to use his web browser successfully prior to and after the day he had problems.

While I agree it would've been inconvenient and frustrating for Mr C, it's not unexpected to experience some technical difficulties when using online services.

Nationwide have accepted and apologised for taking longer than the 56-day regulatory timescales to respond to Mr C's complaint. I appreciate the delays of over two weeks would've been frustrating for Mr C.

Mr C says Nationwide only gave him five days to reply to an email about his complaint. I don't think this is an unreasonable timescale to respond to an email – if Mr C needed more time to reply as he was away at the time, he could've simply let Nationwide know – which is exactly what he did.

I understand Mr C's disappointment that Nationwide didn't respond to his letter of 15 July 2022. However, I can see Nationwide made it clear to him that they would add any further correspondence he sends to their file, but they wouldn't be responded to. I'm satisfied Nationwide have let Mr C know what to expect from them going forward in relation to his complaint.

I agree the letters Nationwide sent to Mr C weren't free from grammatical and typographical errors. Although I think Nationwide should've taken more care to avoid these, I don't think there were any significant grammar or typing errors. The points made were still clear and didn't alter the outcome being shared with Mr C.

Putting things right

All things considered, there were a number of issues which have had an impact on Mr C. Individually, these weren't significant or more than the normal nuisances you might expect from everyday life.

While Mr C's online banking access was resolved the following day, he still couldn't withdraw his funds when he wanted to. Although the issues Mr C experienced individually weren't significant, having to face multiple problems when dealing with Nationwide would undoubtedly have compounded the inconvenience, frustration and annoyance he was caused. In particular, Nationwide's failure to acknowledge the inconvenience and frustration he was caused despite providing his mobile phone number as part of his application.

Having thought about the impact on Mr C, I think a fair way to resolve this complaint is for Nationwide to apologise for the overall level of service provided and pay £100 compensation in recognition of the distress and inconvenience caused."

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 invited both parties to respond to my provisional decision with any further submissions.

Mr C confirmed his general agreement with my decision. He asked me to clarify the reference to 'delays of over two weeks' and '56-day regulatory timescale' mentioned in my provisional decision.

He also remained concerned about Nationwide's system not adding the mobile phone number supplied by a customer, to their existing profile when applying for a new account. He said it worried him that in his particular case, the profile Nationwide used was for an account he'd closed several years prior to his new application. He said he understood that this wasn't within our remit and will be taking this concern to the Financial Conduct Authority (FCA).

I responded to Mr C to confirm that under the complaint handling rules, businesses have eight weeks (56 days) to issue a final response letter. And the reference to the delay of over two weeks in my provisional decision, is to acknowledge that Nationwide delayed providing Mr C a final response letter by over two weeks of the expected eight weeks timescale.

I also reiterated the explanation I gave in my provisional decision – it's not our role to review Nationwide's processes nor can we ask them to change it. I noted that he'll be raising his concerns with the FCA. I explained to Mr C that in reaching my provisional decision, I'd

taken into account the impact caused to him by Nationwide failing to update their records with the mobile phone number he provided on his application form.

Mr C confirmed he didn't have any other points to raise. Nationwide didn't respond to my provisional decision within the deadline given.

Since there are no new points or comments from either party, there isn't anything else for me to consider. I'm satisfied with the conclusions I reached in my provisional decision and my thoughts on how the complaint should be resolved still remains the same.

In summary, Nationwide should:

- Apologise for the overall level of service provided.
- Pay £100 compensation.

My final decision

For the reasons given, my final decision is that Nationwide Building Society should put things right as set out above

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 2 March 2023.

Ash Weedon
Ombudsman