

## **The complaint**

Mr S complains about delays and problems when submitting loan applications to Nationwide Building Society.

## **What happened**

The background to this complaint and my initial conclusions were set out in my provisional decision. I said:

*In November 2022 Mr S completed an online loan application with Nationwide. Mr S has explained that when he submitted the application he received an error message that said due to technical issues it hadn't been progressed. Mr S attempted to resubmit the application but has told us he received the same result and wasn't able to proceed.*

*Mr S used Nationwide's webchat function to discuss his application. The agent reset the system and asked Mr S to reapply. Mr S went on to contact Nationwide again via its webchat when he ran into the same problems. Mr S also spoke with Nationwide over the phone. Nationwide said the application had again been reset and asked him to recomplete it. Mr S went on to raise a complaint when he continued to receive the same result while attempting to complete his application.*

*Nationwide went on to amend Mr S' details and the application was approved a short time later.*

*Nationwide issued a final response but didn't uphold Mr S' complaint. Nationwide said there were no signs of technical problems at its end that stopped Mr S from completing the application.*

*An investigator at this service looked at Mr S' complaint. They thought Nationwide had dealt with Mr S' case fairly and didn't ask it to do anything else. Mr S asked to appeal and said that Nationwide's claim that the gender field within its application had caused issues wasn't accurate. Mr S also said that it was his actions and contact with Nationwide that resulted in the application being fully processed and approved. As Mr S asked to appeal his complaint has been passed to me to make a decision.*

## **What I've provisionally 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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.*

*I've reviewed the webchats and a copy of a call Mr S had with Nationwide. I appreciate Nationwide was unable to find any specific technical issues at its end that were stopping the application progressing. But I think Mr S makes a reasonable point when he says the application appeared to be having difficulties recognising his nationality and progressing.*

*Having listened to the call and looked at the available webchats and file notes, it appears the way Mr S' nationality was recorded may've caused an issue. Mr S has explained that he's British but holds dual citizenship. And during the call with Nationwide, Mr S explained that he wasn't sure what nationality he'd used when he first applied for his bank account. It appears an agent at Nationwide ultimately amended Mr S' personal information relating to his nationality and that his application was then successfully submitted and approved.*

*Where there's a lack of direct evidence to show exactly what happened, we'll base our decision on the balance of probability. That is, what I consider most likely to have occurred based on the available information. In my view, it appears that the barrier was with Nationwide's systems or the information it held about Mr S. Ultimately, it was only after Nationwide stepped in and made some manual changes that the application was able to proceed. And I think Mr S makes a reasonable point when he says the error messages he received didn't refer to issues with his gender or nationality, only referring to a general issue with the application. So it was up to Nationwide to find the issue and help Mr S complete the application from that point.*

*Nationwide sent screen shots of its online application journey. But the application process appears to be from its website. Mr S has confirmed that his applications were submitted via his online banking facility with his personal details, including his gender and nationality, input by the system already on his behalf. On balance, I haven't been persuaded that it was the way Mr S completed the application that ultimately caused the problems he experienced.*

*I agree with Mr S that some inconvenience was caused. It's clear Mr S was keen to progress his loan application and went back to Nationwide on several occasions seeking assistance. Based on the information I've seen so far, I intend to uphold Mr S' complaint and direct Nationwide to pay him £100 in recognition of the distress and inconvenience caused when attempting to complete his loan application.*

I invited both parties to respond with any additional comments they wished to make before I made my final decision. Mr S responded and confirmed he was willing to proceed. Nationwide responded and advised it had nothing further to add.

### **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.

As neither party has provided new information for me to consider, I see no reason to change the conclusions I reached in my provisional decision. I still think Mr S' complaint should be upheld, for the same reasons.

**My final decision**

My decision is that I uphold Mr S' complaint and direct Nationwide Building Society to pay him £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 4 October 2023.

Marco Manente  
**Ombudsman**