

The complaint

Mr C complains that Nationwide Building Society prevented him from accessing his savings account online and is also unhappy about the service he received from Nationwide when he expressed his dissatisfaction.

What happened

In April 2023 after arranging funds to be transferred into the account, Mr C wanted to check safe receipt using Nationwide's online banking system. After encountering problems, Mr C could not access his account so went to a branch the following day, who he said could not help him. Mr C then arranged Nationwide to call him on the next available working day, which they did, and he regained access.

Mr C then raised his concerns to Nationwide who responded by not accepting that it had done anything wrong. Mr C wasn't satisfied and then complained to Nationwide who further responded and did not uphold his complaint.

Mr C remained dissatisfied with Nationwide, and referred his complaint to our service. Our investigator didn't recommend that the complaint be upheld. He said Nationwide had helped Mr C to resolve the problem accessing his account.

Mr C disagreed with this outcome and requested an ombudsman review his complaint.

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 have looked carefully at the information Nationwide have provided us and the detailed communications Mr C sent to the investigator and Nationwide, to see if it has treated him fairly. I must acknowledge the significant amount of information that Mr C sent as part of this case not only to Nationwide but also to this service. I hope he doesn't consider it a discourtesy if I don't respond to every point, as I have concentrated on the key issues.

It is always regrettable when we see a relatively simple process like logging on to check a bank account result in a much longer protracted experience. I sympathise with Mr C for the frustration he experienced. It's our role to identify if a business has made a mistake and if so, look at the impact this has had on the consumer.

Mr C said the trigger to his dissatisfaction was Nationwide preventing him from accessing his account to check receipt of his funds, however, I have seen evidence from Nationwide's records that Mr C did complete a successful log on attempt to his online banking later on the day in question. In view of this I haven't found that Nationwide has made any mistake and I haven't seen anything to suggest there is a problem with Nationwide's system.

From the lack of identifiable errors and the actions Nationwide took to assist Mr C, I think Nationwide acted within its duty of care to customers and treated Mr C fairly, calling him

back as required and handling his complaints reasonably despite having to issue behavioural warnings. And so I cannot fairly require it to take any further action towards him.

Turning to how Mr C says he was affected by this incident and what he wants as an outcome, he mentioned recompense for his lost time and 'a proper apology.' The complaint response letters from Nationwide provided Mr C with apologies for his experience. And having considered the available information, especially that no errors have been identified, it would not be fair for me to require Nationwide to pay Mr C compensation.

I'm pleased that Mr C regained online access and I hope in future that remains the case.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 15 April 2024.

Chris Blamires
Ombudsman