

## **The complaint**

Mr S and Miss S complain about difficulties they encountered in switching accounts to Nationwide Building Society and how they handled a subsequent complaint. I have just referred to Mr S in this decision.

## **What happened**

In October 2022, Mr S applied for a sole account and joint account with Nationwide and to switch their accounts from their existing bank using the Current Account Switch Service. A switch date was agreed; however this was delayed due to an issue at the existing bank's end.

There was another delay due to the submission of identification from Mr S which was a requirement of Nationwide.

A new switch day was agreed on which the switch was successfully completed, and the necessary new accounts had already been opened.

Mr S complained to Nationwide who didn't uphold his complaint finding no errors had been made. Mr S brought the complaint to our service which an investigator looked into, and did not uphold finding that Nationwide had acted reasonably. Unhappy with this outcome, Mr S 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 at the information Nationwide has supplied to see if it has acted within its terms and conditions for switching account, and to see if it has treated Mr S fairly.

Firstly, it seems clear that the issue at Mr S's existing bank was solely caused by that bank, meaning that the associated delay it caused to the switch is not Nationwide's responsibility.

Turning to the delay caused by the identification submission, Nationwide like all financial institutions have their own strict requirements for identification, and the processes that go with it. That Mr S could not complete the requirement using Nationwide's portal due to the technology he was using, is not their responsibility, and they are entitled to have a secondary method which in this case was an in-person branch visit. I sympathise with Mr S for the inconvenience and costs he incurred, but I don't think it would be fair in the circumstances to hold Nationwide responsible for this.

Mr S has raised the concern on several occasions that Nationwide's switching service does not strictly align with the Bank of England's original plan, but Nationwide do have the right to design their own regulator-approved switching journey. I haven't seen anything in

Nationwide's approach that goes against the aims of the Bank of England's intention for a switching system. Therefore, I cannot agree this point.

I note that Mr S has sent correspondence of some length to both this service and Nationwide, and asked for recompense to cover the costs of making his complaint. Whilst relevant, the information supplied does not materially affect what's happened to Mr S or my decision. I confirm what our investigator has said about complaint handling in that it is not an activity regulated by the Financial Conduct Authority and is not an issue we can consider as part of a complaint.

I also need to acknowledge the overarching fact that the accounts in question were switched within the agreed timescales, albeit inclusive of delays which I have already covered.

In conclusion, from the lack of identifiable errors and the actions Nationwide has taken, I do believe that it acted fairly and reasonably and within its terms and conditions and the treatment of Mr S was fair. Therefore, I cannot require it to take any further action towards him. Mr S has made a number of points about Nationwide's operation and how it should improve. It is open to him to contact the Financial Conduct Authority about this as the regulator of Nationwide, but should note that it won't consider complaints.

### **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 Miss S and Mr S to accept or reject my decision before 15 April 2024.

Chris Blamires  
**Ombudsman**