

The complaint

Mr S complains Nationwide Building Society (Nationwide) provided poor customer service when dealing with the switch of his bank account.

What happened

Mr S says in mid-October 2022 he arranged to open a new sole bank account with Nationwide and also requested the switch of his bank account from another provider. Mr S says under the switch guarantee scheme the process should be simple and quick to arrange -but it wasn't here, as it took three weeks to complete. Mr S also felt Nationwide didn't have the correct qualified staff to deal with his complaint and it was poorly handled.

Mr S is looking for compensation for the time spent dealing with the issue and wants Nationwide to reassess its complaints process.

Nationwide says the delay in switching Mr S's sole bank account from his previous provider wasn't its fault, as this was due to a block on his old bank account delaying the switching process. Nationwide says the account switch took place after the block was removed on the next available date, being 1 November 2022.

Mr S wasn't happy with Nationwide's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator says this service isn't able to consider Nationwide's complaints process as this isn't a regulated activity. The investigator says he was satisfied Nationwide wasn't at fault for any delays in the account switch here, as this was due to the fact a block had been placed on Mr S's other bank account by his previous provider, which meant the switch date had to be rescheduled.

Mr S didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final decision.

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.

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been frustrating for Mr S to arrange for the switch of his bank account, expecting this to be a quick and easy process only to experience a delay.

The first thing to say, as the investigator has already explained, it's not the role of this service to scrutinise Nationwide's complaints process or to tell Nationwide how it should deal with complaints more widely. I know Mr S feels Nationwide should employ legally trained staff to look at his complaint – but I can't consider that here as my role is to look at what's fair and reasonable in the individual circumstances of a complaint.

And so here, I will be looking at whether Nationwide were responsible for the delay in dealing with the switch of Mr S's sole bank account from his previous provider.

While I understand Mr S feels the switch guarantee scheme was set up to provide consumers with a simple bank account transfer process – and it is, what I have to consider here is whether Nationwide's actions prevented this happening in any way.

From the information I have seen, Mr S applied for a new bank account in his sole name with Nationwide on 11 October 2022 and also applied to switch his sole bank account from his previous provider, hoping for this to take place a week or so later. But I can see during the switch process, Nationwide received notification there was a block on the account Mr S held with his previous provider and this needed to be removed before the switch could take place and I don't feel that's unreasonable.

After Mr S arranged with his previous bank to remove the block from his bank account a new switch date was organised, and his sole bank account was transferred on 1 November 2022. So while Mr S may not agree, I'm satisfied Nationwide weren't responsible for any delays in the transfer of his sole bank account from his existing provider, and so I can't agree it has failed to meet the spirit of the switch guarantee.

While Mr S will be disappointed with my decision, I won't be asking anymore of Nationwide.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 27 February 2024.

Barry White
Ombudsman