

The complaint

Mr M has complained that when he went to a Nationwide Building Society branch, it incorrectly informed him that he couldn't make a payment towards his credit card by cash.

What happened

Mr M went to a Nationwide branch, to make a payment to his credit card, using cash. But he was told that wasn't possible – even though, in fact, it was. He's explained he felt embarrassed, humiliated, inconvenienced and discriminated against.

One of our investigators looked into what had happened. She could see that Nationwide had accepted that it was likely that Mr M had been advised incorrectly. She also thought that, once the mistake had been identified, Nationwide wanted to put things right as quickly as possible. It apologised, took onboard the feedback, and offered £150 compensation. She thought this was fair. Although she understood Mr M's feelings about what had happened, she didn't think he'd been discriminated against.

Mr M disagreed. In summary, he felt that as he approached the counter in branch, he could feel the advisor displayed a different attitude towards him that she had to previous customers. He believes this was discriminatory.

The complaint's now been passed to me.

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 agree with our investigator. I know this will be very disappointing for Mr M, but I'll explain why.

It's clear that a mistake was made, and Mr M was given incorrect information. I understand this must have been frustrating, and Mr M felt humiliated, as there was a queue of other customers behind him. I know he strongly feels he was discriminated against. I've considered everything Mr M has said about it, but I've seen nothing to suggest that it was anything other than a genuine mistake.

I'm also satisfied that when Nationwide realised the mistake, it tried to put things right as quickly as possible. It apologised, took the feedback onboard, and offered £150 compensation. I feel this is fair to address the mistake, and in line with what our service would have awarded.

My final decision

It's my final decision that the £150 Nationwide Building Society has offered is fair. I leave it to Mr M to decide whether he'd like to accept it, if he hasn't already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or

reject my decision before 30 April 2024.

Elspeth Wood
Ombudsman