

## **The complaint**

Mr I is unhappy with the service he received from Nationwide Building Society after he asked it to make a SWIFT payment.

## **What happened**

The circumstances that led to this complaint are well known to both parties, so I won't repeat them in detail here. But, in summary:

- On 5 September 2023 Mr I used his internet banking to place a SWIFT payment for £104,000. The ultimate destination was his own account in another country but he instructed that the money be sent there via a foreign exchange company with which he had already agreed a currency conversion rate. After placing the instruction he couldn't then locate the payment on his internet banking and so couldn't provide the foreign exchange company with the receipt they required. He also had difficulty speaking with Nationwide about this given he was calling from abroad, with an eight-hour time difference.
- Nationwide accepted that Mr I should have been transferred to a manager when he asked for this to happen and paid him £50 compensation in recognition of this mistake. But, otherwise, it concluded that it had treated him fairly. Mr I disagreed and asked us to look into his complaint.
- Our investigator didn't recommend that Mr I's complaint should be upheld. But Mr I remained unhappy, so the complaint came to me.

I issued a provisional decision last month setting out why I was minded to award Mr I a further £150 compensation to take into account the unnecessary call costs he incurred and distress he was caused. I have reproduced my provisional findings below.

*Nationwide's records of Mr I's internet banking activity indicate Mr I booked the SWIFT payment at 19.32 on 5 September 2023 and there's no dispute that he was sent an email at 19.33 that same day which confirmed the request had been received and:*

- *The society needed to carry out some "normal checks" and if everything was fine then the payment would be sent.*
- *How long it would take for the money to reach the receiving bank – payments made to a country outside the EEA would normally take more than four working days and Mr I could call the society if he wanted to know more about this.*
- *How the payment could be tracked via the "upcoming payments" section of internet banking.*
- *If the society couldn't make the payment then it would get in touch with Mr I through internet banking.*

*Mr I is unhappy that no further confirmations were sent, but I note that the initial email said that the society would only get in touch if there was a problem. And, from what I've seen, there were no problems with the payment.*

*Mr I's SWIFT payment request was made outside of the business hours that Nationwide's SWIFT team operates. The society's records indicate the payment was processed at 11.07 the next day, 6 September 2023. And the account statement Nationwide issued on 5 October 2023 also shows the SWIFT payment and £20 SWIFT transfer fee leaving Mr I's account on 6 September 2023.*

*I appreciate Mr I is unhappy the society doesn't operate longer working hours as this would have made it easier for him to get support, given the time difference between the UK and the country in which he lives. But I can't dictate what hours Nationwide's various teams operate. And, in any event, I'm satisfied the payment was processed in good time – at 11.07 the next day, 6 September 2023 – and there is nothing which suggests the money didn't reach its destination within the expected timeframe.*

*Nationwide's records of Mr I's internet banking activity indicate he next logged on at 18.53 on 6 September 2023. He says he followed the instructions given in the payment confirmation email to view any pending payments – and his internet banking activity supports this – but the SWIFT payment wasn't showing. I believe what Mr I has said, but I think the reason the payment wasn't showing in the "upcoming payments" section of his internet banking was because it had already been processed. As noted above, the money had already been sent to the recipient bank at 11.07 that day. This is why, as Mr I points out, the balance of his account had fallen by £104,000 and, as noted above, his October statement shows the money was sent on 6 September 2023.*

*I've listened to the call that Mr I made to the society on 7 September 2023 at 17.30 – unfortunately, Mr I had miscalculated the time difference and thought he was calling before 17.00 UK-time. Mr I explained that the £104,000 had left his account, but he couldn't see the transaction and he needed a payment receipt for the foreign exchange company. The call-handler assured Mr I that he could see the SWIFT payment and advised it could take 3 to 5 days to arrive at its destination. He explained the payment could be traced but the SWIFT department had already closed for the day so he would leave a message for them to call Mr I the next day. I think the call-handler provided accurate information during this call about the status of the SWIFT payment and I can't dictate Nationwide's opening hours. But I think the call-handler could have done more to help Mr I locate and view the SWIFT payment through internet banking in the way that another call-handler did the next day.*

*The call-handler also said he would leave a message for the SWIFT department to call Mr I the next day at a time convenient for him, given that he was calling from overseas and there was an eight-hour time difference. Nationwide hasn't shown me the exact message that was passed on, but it has provided evidence which shows an outbound call was attempted to Mr I at 14.59 on 8 September 2023. But the society was unsuccessful in contacting Mr I.*

*Mr I called Nationwide back at 15.32 on 8 September 2023 and I've listened to this call. I note in particular that:*

- Mr I explained he wanted to speak with the person he'd spoken to the day before and/or the SWIFT department. The call-handler explained she couldn't transfer Mr I but explored the reason for his call.*
- The call-handler checked with the SWIFT team and explained to Mr I that the payment had been sent but can take 3 to 5 days to arrive at the recipient's account. So, as the*

payment was sent on 6 September, it should credit the account by 13 September at the latest.

- *Mr I confirmed he'd already booked the exchange rate before making the SWIFT payment request and he needed a receipt to show the foreign exchange company that the money had been sent but he couldn't see the transactions anywhere on his internet banking. It doesn't seem that Mr I spoke with Nationwide before he made the SWIFT payment request in order to check any part of the process, including what sort of 'receipt' could be provided in order to satisfy the foreign exchange company's needs.*
- *I'm pleased to see that the call-handler took the time to talk Mr I through the internet banking screens so that he was able to see the SWIFT payment. He seemed to have some difficulty getting to the right screen. He seems to have kept looking at his statements – the most recent being 5 September 2023, which predated his SWIFT payment request. But I think the call-handler was patient and helped him to navigate the screens so he could see the account transactions that post-dated 5 September 2023.*
- *Mr I asked for a receipt for the payment but the call-handler explained that the screen he was looking at was, in effect, the receipt as it showed the money had left Mr I's account. Mr I noted that this doesn't show the money had arrived at its destination. But the call-handler explained that it wouldn't show this, the money hadn't reached its destination yet and the 3 to 5 day timeframe hadn't yet elapsed. She also assured Mr I that there were no known issues at Nationwide's end of the transfer process.*

*Other than refusing to transfer Mr I to a manager, I think this call was well-handled and by the end of it Mr I was able to see the SWIFT payment on his internet banking.*

*Mr I says he called the society four times to check on the progress of the SWIFT payment. But Nationwide only has record of receiving the two inbound calls I've mentioned above. These two calls totalled approximately 51 minutes. Mr I says these were expensive calls because he had to use the society's 03457 and/or 0800 numbers as the international number wasn't in service. I'm willing to accept Mr I's assertion that he hadn't been able to connect on that number. But Nationwide checked the number a few days later and confirmed it was working and has now also confirmed that there were no known issues with that phone line in September 2023. Nothing I've seen supports Mr I's suggestion that this number is being phased out – the international calling number is still showing on the society's website and in its account literature. In the circumstances I can't reasonably conclude that the problems Mr I experienced were the society's fault. But I do think the second call (which was 24.29 minutes in length) could have been avoided if the first call-handler had better helped Mr I to navigate the internet banking screens. Mr I hasn't provided any evidence of his call charges and I invite him to do so in response to this provisional decision. But I have also, already, completed some research which suggests an average pay-per-use international call might cost the equivalent of approximately £0.90 per minute. So the call probably cost Mr I no more than £22. It might have cost less if Mr I had some sort of call package in place. But I've taken the estimated £22 call cost into account when decided the overall amount of compensation to award Mr I.*

*Mr I says because he couldn't see the SWIFT payment on internet banking, he was worried he'd fallen victim to a scam and had sleepless nights waiting for it to arrive at its destination. But he's also told us that he has used SWIFT many times to make payments in connection with his employment and he has made a SWIFT payment on a previous occasion from his Nationwide account. So it seems he was somewhat familiar with the process and there was nothing out of the ordinary with the payment that led to this complaint. I appreciate he was sending a lot of money but I still struggle somewhat to understand why Mr I concluded that something must have gone wrong on this occasion.*

*Furthermore, as I've set out above, I don't think the society made any mistakes with the SWIFT payment – it was processed promptly and there's no dispute now that it arrived at the intended destination. And I think it's more likely than not the payment would have displayed correctly as having been sent if Mr I had gone into the correct section of his internet banking on 6 September 2023 as he was able to see it when he was directed there by the call-handler on 8 September 2023. But I do think the call-handler on 7 September 2023 could have similarly directed Mr I to that section of his internet banking, and that would likely have saved Mr I about 24 hours of worry and stress.*

*Mr I originally suggested he received a lower foreign exchange rate than he'd originally booked but, more recently, he's confirmed that the foreign exchange company honoured the rate he'd booked. So there is no financial loss here that I need to consider. But, for completeness, I would only expect Nationwide to cover any exchange rate loss if I found it had done something wrong with regards to the processing of the payment or the information it gave Mr I about the process. And I don't think it made any such mistakes in this particular case.*

*Mr I has already been paid £50 compensation by Nationwide to recognise that the call-handler on 8 September 2023 refused to put him through to a manager.*

In response to my provisional decision Mr I emphasized how much time it had taken and stress it had caused following up the SWIFT payment. But he confirmed that he accepted my provisional findings, including my approximate calculation of his call costs.

Nationwide said, in summary, that it accepted the first call-handler could have further assisted Mr I, but he did arrange a call-back for the following day. A call was attempted but Mr I didn't answer. It agreed to cover the estimated £22 call costs but suggested only a further £50 compensation (in addition to the £50 already paid) was warranted to take into account the 24-minute phone call.

### **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'm not persuaded to change the outcome I reached in my provisional decision. I've considered carefully what Nationwide has said but I remain satisfied that a further £150 represents fair and reasonable compensation given the particular circumstances of this complaint. I won't repeat everything I said in my provisional decision, but I note in particular that:

- I think it's clear the £50 compensation Nationwide has already awarded was made solely because the second call-handler unreasonably refused to transfer him to a manager.
- As I've already said, the first call-handler could, and arguable should, have been able to help Mr I locate the payment in the way the second call-handler did. His failure to do so meant Mr I was caused unnecessary worry, about a large sum of money, until the following day.

### **My final decision**

For the reasons set out above, my final decision is that Nationwide Building Society should pay £150 compensation to Mr I.

Nationwide Building Society must pay the compensation within 28 days of the date on which we tell it that Mr I accepts my final decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 2 May 2024.

Ruth Hersey  
**Ombudsman**