

## **The complaint**

Miss K complains that she was kept waiting in a Nationwide Building Society branch for about 40 minutes.

## **What happened**

Miss K says she went to a Nationwide branch in June 2023 but was kept waiting for about 40 minutes. She says she has a disability but wasn't offered any support or a seat. Miss K would like compensation for what took place and says her disability should be considered on future branch visits.

Nationwide says the waiting time was too long but says it was 30 minutes. It says it has paid £15 for Miss K's taxi costs and says it will consider any other expenses Miss K paid. It also says Miss K can contact it in advance of any future visits. Nationwide has provided photos of Miss K seated in its branch and being offered that seat.

Miss K brought her complaint to us, and our investigator thought the compensation was appropriate. The investigator thought Nationwide had offered a seat to Miss K which she took.

Miss K doesn't accept that view and says she felt isolated. She says she missed other appointments and says Nationwide actions were racist.

## **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 have come to the overall view that I don't uphold this complaint. I appreciate Miss K will be disappointed by my decision.

I appreciate that Miss K was waiting for about 30 minutes in a branch. There is no dispute that this wait time was too long which Nationwide accepts. But I am sure Miss K appreciates that on occasions waiting times are inevitable in a branch. I can see that Nationwide has fairly paid for Miss K's taxi cost and has fairly provided her with the branch telephone number so that contact can be made in advance of any visits. Nationwide says its staff were busy that day and says it was involved in a number of issues that Miss K would have been unaware of. I would not expect Nationwide to explain to a customer the exact details of what its staff were doing on the day. And I have seen evidence of what was taking place.

I appreciate Miss K says she was standing for a long time, but Nationwide has provided screen shots of video footage which shows that Miss K was offered a seat which she took. So, I'm satisfied Nationwide did offer support to Miss K and has fairly offered future help if needed. I appreciate Miss K says she missed other appointments but I have not been given details of those appointments and so I can't fairly hold Nationwide responsible in those circumstances for that. I also appreciate Miss K suggests Nationwide's actions were based on racism. I have not seen any evidence of that and would have thought Miss K would have

raised that complaint point immediately with Nationwide. I don't think Miss K told Nationwide about any racism and can see the allegation was made to us after the investigator issued his view.

Overall, I'm satisfied Nationwide has dealt fairly with this complaint by paying Miss K's wasted costs for attending a branch. I don't consider compensation is appropriate for a wait in a branch of 30 minutes or that there is any evidence Nationwide didn't treat Miss K fairly.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 24 February 2024.

David Singh  
**Ombudsman**