

The complaint

Mr G holds a power of attorney (POA) for his mother, Mrs G. He says that he was unable to withdraw funds on her behalf at a branch of Nationwide Building Society. He says that as a result Mrs G was inconvenienced.

What happened

The background to the complaint is known to both parties and so I won't repeat it at length here.

Briefly, as I understand it, in October 2023 Mr G went to a branch of Nationwide Building Society to withdraw some money on behalf of Mrs G. He says that the staff at the branch refused to allow him to withdraw the funds and also behaved in an unprofessional manner.

Nationwide said that Mr G was unable to withdraw the funds because he didn't agree to answer the questions the staff asked him as part of the authentication process. It denied that its staff behaved unprofessionally.

One of our investigators considered the complaint and said:

Having considered the testimony from both sides it would appear that the branch staff attempted to complete the checks needed to make the withdrawal. Mr G was asked to provide answers to identification questions, but he didn't. The withdrawal could have been completed had security questions been answered. Nationwide followed its identification procedures and was within its rights to refuse a withdrawal if it was unhappy with the responses provided by the customer.

The investigator said that therefore they wouldn't be asking Nationwide to do anything further.

Mr G did not accept the investigator's opinion. He said, in summary, that his identity was not in dispute as he had provided his current passport and there was no security question that was not answered by him. He said that the conversation at the branch was related to his POA and questioned why the manager told him that he didn't have the POA when clearly it wasn't the case.

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 see that Mr G has raised more than one complaint with Nationwide. For avoidance of doubt, as explained by the investigator, this complaint is about the incident that happened at the branch on 26 October 2023.

From the available submissions it appears that Mr G first went to a counter to withdraw the money. Something happened there which then resulted in him going to the manager. It is not clear what happened at the counter. He says that 'after a conversation in relation to the account', he asked to see the manager.

As regards the interaction with the manager, Mr G says that they kept asking him whether he had the POA and eventually told him that he didn't have the POA at that branch and that he should go to another branch.

Nationwide submits that the manager did ask Mr G whether he had the POA, and they also asked some basic questions such as his name, date of birth and address. It says that it would not be evident from the passbook whether a POA has been registered and that it would be known only by going into the donor's account on the system. However, as Mr G refused to answer any questions, the manager wasn't able to go past the initial stage. So, they had to refuse to allow him to withdraw the money.

Mr G disputes Nationwide's version of events. He says that it is 'absurd' that after handing the manager the passport, he would fail to confirm the date of birth and address.

It is difficult to know for certain what had happened. If there is a dispute about what happened, I must decide on the balance of probabilities – in other words, what I consider is most likely to have happened, given the evidence that is available and the wider surrounding circumstances.

As noted by the investigator, Mr G did have access to Mrs G's account and there were no additional limitations in place. So, it appears that the withdrawal could have been completed had the security questions been answered. Further, as noted earlier, it appears that Mr G approached two employees, and both weren't able to help him withdraw the money. So, it seems to me that the issue ultimately was more likely due to Mr G not answering all the requested information.

Therefore, I won't be asking Nationwide to do anything more in relation to this matter.

Mr G also says that the manager suggested that he contact the head office if he wished to make a complaint, gave him the number to contact but refused to provide, in writing, the reason why they couldn't comply with the withdrawal request. Nationwide says that the reason was explained verbally to Mr G and so he was aware of the reason. I consider that the manager could have written down the reason for refusal as requested by Mr G but that doesn't alter my final decision in this case.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 9 September 2024.

Raj Varadarajan
Ombudsman