

The complaint

Mrs H makes a number of complaints about Nationwide Building Society.

What happened

Mrs H says she was unable to access an account in around November 2023. She says Nationwide did not send required PIN codes but did send an incorrect PIN. Mrs H says she needed account access to pay for care home fees and needed help accessing the account which Nationwide didn't provide. She also says Nationwide didn't deal with her call to it appropriately. Mrs H would like an apology.

Nationwide accepts making mistakes in sending an incorrect PIN and for account access problems. It says it has paid £100 and apologised. It also says it offered to arrange for the care home fees to be paid but Mrs H refused that offer. Nationwide says it isn't responsible for the safe delivery of the PIN's by mail.

Mrs H brought her complaint to us, and our investigator thought Nationwide had dealt fairly with it by paying appropriate compensation. The investigator didn't think Nationwide was responsible for the delivery of mail.

Mrs H doesn't accept that view and in summary says she wasn't prepared to allow Nationwide to access her account to pay the care home fees and doesn't accept the PIN's were sent. She questions why a different Nationwide staff member didn't contact her when the staff member that ought to have contacted her was unwell.

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 Nationwide has dealt fairly with this complaint by paying appropriate compensation and by apologising.

Nationwide is not responsible for the safe delivery of the mail and so I can't fairly hold it responsible for Mrs H not receiving some of the PIN's. Having seen Nationwide's records, I am satisfied the PIN's were ordered and sent. I appreciate Mrs H says Nationwide should carry out an investigation into why the PIN's were not received but that is not something I can direct it to do.

I accept Nationwide didn't deal with parts of Mrs H's complaint appropriately. There is no dispute an incorrect PIN was ordered and that there were account access problems. I also appreciate what Mrs H says, that a different staff member could have called her. But I'm satisfied that Nationwide has fairly apologised for what took place and has paid what I think was a fair and reasonable compensation award of £100. I have not seen any evidence of financial loss and don't think the impact of what took place justifies further compensation.

I accept that Mrs H would have been caused distress and concern in trying to pay the care

home fees. I can also see that Mrs H was unwell in June/July 2023. But I am satisfied Nationwide fairly offered to make the payment and it was Mrs H's decision not to allow it.

Overall, I accept Nationwide made mistakes here, but it's paid compensation and fairly apologised. I can see Mrs H says this complaint is not about compensation and wanted an apology. So, it is difficult to see what else she requires Nationwide to do in these circumstances.

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 Mrs H to accept or reject my decision before 25 May 2024.

David Singh
Ombudsman