

The complaint

Mr B and Mrs B complain that Nationwide Building Society (NBS) are only sending text messages/alerts about their joint account to Mrs B. To resolve the issue, Mr B and Mrs B would like these messages to be sent to them both.

What happened

Mr B contacted NBS because text messages/alerts relating to his joint account with Mrs B were only being received on Mrs B's mobile phone and not his. NBS investigated Mr B's complaint and said it couldn't uphold it because Mr B's phone number was correct on its system and messages were being sent from itself to Mr B. Mr B was unhappy with the response and entered into further correspondence about the issue. NBS maintained its position and so the complaint was brought to this service.

One of our investigators reviewed the complaint and felt Nationwide hadn't done anything wrong. In summary, they said both Mr B and Mrs B's mobile numbers were correct on NBS's systems and text messages were set up to be sent to both numbers.

Mr B and Mrs B disagreed with our investigator's outcome and asked that an ombudsman review their case. So, it's been passed to me to decide.

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 understand this issue has been very frustrating for Mr B and Mrs B. I also understand that Mr B is in very poor health and wants to get this resolved for his wife. I'm very sorry to hear of Mr B's illness and send him my best wishes. I know it will be a big disappointment for Mr B and Mrs B when I say that I'm not upholding their complaint. However, I'll explain how I've reached my decision.

It's not in dispute that Mr B and Mrs B hold a joint account with NBS and as such they're both entitled to receive information relating to the movements on the account. So, NBS are doing nothing wrong by sending messages to Mrs B.

Mr B's complaint here is that he's not getting the text alerts, only Mrs B is. So, I've looked at what information NBS holds on its systems; who's set up to receive text message alerts and whether there are any restrictions in NBS's policies to prevent text alerts being sent to both parties to a joint account. I'll go through each of these steps.

NBS holds two individual customer records for Mr B and Mrs B. These records are linked to the joint account product they hold. The mobile telephone numbers held on the customer records match the numbers Mr B and Mrs B provided to this service when they set up this complaint. So, I'm satisfied that NBS hasn't made any mistake by recording a wrong mobile telephone number.

I next looked to see whether NBS's systems were set up to send messages to both Mr B and Mrs B. And I'm satisfied they are. NBS gave me a listing of the text messages sent over several weeks relating to the joint account which include balance alerts and weekly mini statements. These messages show on both Mr B and Mrs B's individual records. So, the evidence I have leads me to the conclusion that text messages are being sent to both Mr B and Mrs B.

Finally, Mr B referred to having been told text alerts could only be sent to one party on a joint account. I've seen nothing to confirm this and indeed the evidence of what messages are being sent out shows the opposite.

Based on all I've said above, I find that NBS are holding the correct information for Mr B and Mrs B and are sending text alerts in line with the instructions they hold. I appreciate this doesn't resolve the issue for Mr B and although this will be disappointing for both Mr B and Mrs B to hear, I can't ask NBS to investigate any further why the messages to Mr B aren't being received. That's because the steps in the process NBS are responsible for are being carried out correctly. I can only suggest, as our investigator did, that Mr B checks with his mobile service provider to see if there is a potential issue on their side.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B and Mrs B to accept or reject my decision before 23 October 2024.

Stephen Farmer
Ombudsman