

The complaint

Mr H is unhappy that Nationwide Building Society have a time limit of 15 months to download account statements in a computable format and with the channels by which Nationwide accept complaints.

What happened

Mr H is self-employed and completes his annual accounts and tax-return himself. Nationwide have a 15-month limit during which account statements can be downloaded in a computable format. But Mr H usually completes his tax-return after this 15-month limit has expired.

Mr H isn't happy about this, as it means he must download his statement information in a non-computable format, and that he then has to re-type the information himself, which is very time consuming. As such, Mr H feels that Nationwide should extend the length of time during which account statements can be downloaded in a computable format, and he raised a complaint with Nationwide about this.

Nationwide responded to Mr H and confirmed that the 15-month time limit to download statement information in a computable format was a commercial decision that they had made and that they had no plans to change it. Mr H wasn't satisfied with Nationwide's response, and he also wasn't happy with the channels of communication which Nationwide accepted complaints through. So, he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that Nationwide had acted unfairly, and they noted that it isn't within the remit of this service to instruct a business to change how it operates. Mr H remained dissatisfied, so the matter was escalated to an ombudsman for a final decision.

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 can only reiterate what our investigator explained to Mr H, which is that it isn't within the remit of this service to be able to instruct Nationwide to change how they operate. Nationwide have explained to Mr H that they have no plans to allow account statements to be downloaded in a computable format for longer than 15 months. And, ultimately, this is a commercial decision that Nationwide are entitled to make.

I can, however, consider whether Mr H has been treated unfairly by Nationwide because of their policies and processes in this regard. But upon consideration, I don't feel that Mr H has been treated unfairly.

One reason I say this is because Mr H can download account statements in a computable format for fifteen months. And I note that there's nothing preventing Mr H from downloading the statements at a earlier time to when he completes his tax-return.

As such, I feel that a simple solution for Mr H is to just download his statements in a computable format every six months or so, which would allow him to have that information already download in a computable format when he wants to compete his tax-return. And I don't feel that it would take Mr H a prohibitive amount of time to do this.

Ultimately, it isn't Nationwide's fault if Mr H doesn't download his account statements in a computable format before the 15-month time limit expires. And if Mr H hasn't downloaded the statements within the 15-month time limit, meaning that he has to then spend additional time transcribing the non-computable format statement information that he has downloaded, then I feel that this is unfortunate for Mr H, but not unfair.

Finally, I note that Mr H is unhappy with the channels by which Nationwide accept complaints. But again, it isn't within the remit of this service to instruct Nationwide to change how it operates in this regard. And I feel that Nationwide do allow complaints to be raised with them via a fair and reasonable variety of channels.

All of which means that I won't be upholding this complaint or instructing Nationwide to take any form of action here. I realise this won't be the outcome Mr H was wanting. But I hope that he understands, given what I've explained, why I've made the final decision that I have.

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 H to accept or reject my decision before 4 October 2024.

Paul Cooper
Ombudsman