

The complaint

Ms O complains about how Nationwide Building Society (NBS) treated her when she requested a bank account switch to them.

What happened

In June 2024, Ms O commenced a bank account switch to NBS from her existing bank. The switch was processed but Ms O felt the need to query some aspects so telephoned NBS. Within the call, it was agreed that a new debit card would be ordered, and a new passnumber to allow online banking access. Soon after it was ordered, it was established that Ms N did not need a new passnumber and in fact, the ordering of the number would prevent online access until it's arrival. Ms O was unhappy about this, and also expressed dissatisfaction about Nationwide's use of a card reader for security - considering it archaic, Ms O was also unhappy with an issue with the debit card PIN number, her inability to see the information she needed for her direct debits and, her lack of eligibility for what NBS calls their Fairer Share Payment. As a result, a complaint was logged which also included Ms O's unhappiness about the complaint call itself.

NBS investigated the complaint and upheld one aspect which was the PIN issue in that the agent with whom Ms O spoke should have checked within the call whether she needed a PIN. Accordingly, NBS credited Ms O with £25 as an apology. In terms of the other aspects Ms O raised, NBS said the card reader was part of their security process, there was an agreement in the call to order the new passnumber, Ms O didn't qualify for the fairer share payment despite being a customer, the direct debit details would show once they had been claimed from, and regarding the call itself, NBS said they could not agree that the agent provided poor service.

Ms O was unhappy with NBS's findings, including how NBS's complaint handler spoke to, and corresponded with Ms O, and asked them to review the complaint with some more information she provided. NBS did this and wrote to Ms O again, saying they would not be changing their decision, and they had not identified any issues with how the complaint handler dealt with the complaint.

Remaining unhappy, Ms O brought the complaint to our service so our investigator conducted a full investigation and issued their view. In it, they thought that NBS didn't need to take any further action. Our investigator then provided a thorough summary of what happened, and addressed each of Ms O's points in detail, acknowledging NBS had admitted to their error with the PIN and compensated accordingly.

Ms O rejected our investigator's view saying they hadn't addressed the key arguments, considered the view biased, and brought up a concern about a short timescale that NBS gave when they provided a draft response to the complaint. Our investigator addressed this point, and assured Ms O that all evidence had been considered and that our service was not biased. Ms O remained unhappy and consequently, requested an ombudsman review her complaint.

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 have looked at the information NBS has supplied to see if it has acted within its terms and conditions and to see if it has treated Ms O fairly.

It is always regrettable when we see a relatively straightforward process like switching a bank account result in a long and drawn-out experience and I sympathise with Ms O for the frustration she experienced. It's our role to identify if a business has made a mistake and if so, look at the impact this has had on the consumer.

What's not in question is whether NBS made a mistake. They acknowledged that they should have checked whether Ms O required a PIN number, as by the time they did, it necessitated Ms O to call back on a separate day. I'm glad to see that NBS have apologised for this error, and offered a compensatory gesture.

Looking through the significant amount of correspondence Ms O has sent to this service before and after our investigator's view, I want to address her concerns that we have ignored her comments and evidence, therefore I will address Ms O's complaint concerns individually. I do also want to acknowledge the thoroughness with which our investigator constructed their view and in light of that, will aim for conciseness.

I know Ms O feels strongly about the card reader and how old fashioned it is but as has been stated, NBS are entitled to have in place, robust security processes which they deem appropriate and which they expect their customers to use. I've seen that NBS are taking steps to reduce the need for it but I disagree with Ms O's point that this is an admittance by NBS that it is not fit for purpose.

I can appreciate the frustration resulting from the lack of online access caused by the ordering of a new passnumber, but I have heard evidence that it was agreed with Ms O that it should be ordered, as she said she was trying to log on. So I can't find NBS at fault here. Plus if Ms O needed to obtain information about her account, she could have telephoned NBS.

In terms of the direct debit aspect, again, I can't hold NBS responsible for Ms O not being able to see full details of dates and amounts after they were switched. Similarly to my point above, if Ms O was concerned about this information, she could have telephoned the individual companies, or NBS.

Looking at NBS's fairer share payment, NBS have eligibility criteria for this and as our investigator said, it's not an activity we can consider complaints about, therefore I'm unable to address this.

I turn now to the telephone call to NBS in which Ms O complained and can confirm I have listened to it. Whilst it was unfortunate about the PIN error and the confusion around the new passnumber, I haven't identified any other failing within that call that might influence me to ask NBS to do anymore in this regard, especially in light of the amount of information that the agent was required to process.

I want to address the 24-hour timescale which NBS's complaint handler gave Ms O after sending the initial complaint response, and an attempted telephone call. I'm not disputing

that Ms O was given this short timescale to respond, and can understand how she felt it was very unfair, especially in view of the circumstances Ms O was in at that time. However, as has been stated by NBS and our investigator, a simple email or phone call to NBS asking for more time – either during the 24-hour period or after it – would have been a reasonable request, and I have no doubt that NBS would have responded favourably. I don't consider that just because NBS issued a hard copy of the response letter soon after, meant that Ms O had to agree with the findings. And in terms of NBS telephoning Ms O about the complaint despite her giving an email preference, I don't think it's unreasonable that NBS wanted to attempt a resolution by telephone.

As an aside, I know Ms O has raised a service complaint regarding some issues within the investigation but this has been responded to separately.

Finally, I know Ms O feels strongly that the £25 which NBS credited is insufficient saying she feels that she is due much greater remuneration for what she regards as the various failures of NBS. I have to look at compensation through the lenses of fairness and reasonability, alongside the impact of any errors made. In view of the error that NBS made, I do believe that the amount offered is commensurate. I know Ms O will be unhappy with my decision but it's vital that I look at the case using the facts and evidence presented.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms O to accept or reject my decision before 4 December 2024.

Chris Blamires
Ombudsman