

The complaint

Mr H complains that an agent working for Nationwide Building Society called him a racist. Mr H said he never used racist language, and he wanted an apology for what the agent had done.

What happened

Mr H said he was very unhappy with the customer service he'd received when he rang Nationwide. He said he couldn't understand the member of staff who was speaking to him because of background noise. He asked to speak to someone else, but still had problems understanding them. Mr H said that he was accused of being racist. He wanted an apology, and he wanted Nationwide to pay compensation for the time, stress and inconvenience.

Nationwide said it felt its agents had been clear and understandable, and the background noise wasn't excessive. It said its agents were trying to help Mr H, and to give him relevant information. Although Mr H said the line was bad, Nationwide said it hadn't been able to identify any problems on the recording.

Nationwide said that it had listened to the relevant calls, and considered the comments that Mr H made. It felt some of those were inappropriate and offensive, and could be deemed racial. It said that its agents do have the right to terminate calls if they feel a customer is not being appropriate.

Mr H objected, and Nationwide reviewed his complaint, but it didn't change its mind. Mr H asked our service to look into things.

Our investigator didn't think this complaint should be upheld. She said that she had listened to the relevant call recordings, and she felt the agents were speaking clearly, although with a different accent to Mr H's. She didn't think there was excessive noise in the background.

Our investigator said she understood Mr H had found Nationwide's letter upsetting, but it's not for our service to make a finding on what could be deemed as racist or not. She said Nationwide had explained that its agents do have the right to terminate calls if they feel customers are being inappropriate, and Nationwide had acted in line with its processes, so she didn't think it had done anything wrong.

Mr H disagreed. He said that he'd repeatedly been called racist, and felt he had just been fobbed off by our service. Mr H said he'd received the full transcript, and some important words were missing, including the repetition of the allegation that he was racist. Mr H said this allegation had been repeated three times.

Mr H wanted his complaint considered by an ombudsman, so the case was passed to me 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.

I've reached the same overall conclusion on this complaint as our investigator.

Mr H has expressed concerns about the transcripts of his calls that he has received from Nationwide. So I'd like to reassure Mr H that I have not based my decision in this case on transcripts of the relevant calls. Our service holds the recordings of the calls he had on 10 October 2024, and I have listened to those carefully. They are not quite as Mr H remembers them.

Mr H made a number of calls to Nationwide on 10 October, with an enquiry about a credit card. I can hear that the third time Mr H was put through to the same operative, he said he had asked to be put through to "*a fluent speaking English operative*". Whilst it may not have been Mr H's intention to suggest that he wouldn't speak to anyone who wasn't English, I can see why the agent reached that conclusion in this case. So I think it was reasonable for him to then end the call.

Although the agent did say he felt that what Mr H had said was racist, there was no repetition of this. And the agent did clearly explain why he was ending the call.

As our investigator said, it's not for our service to make a finding on Mr H's behaviour here. That's not what I am doing. I have to look at what has happened, and reach a decision on the basis of what is fair and reasonable. I appreciate that Mr H found the call offensive. But having considered this carefully, in the full context of the calls I've listened to, I am not able to say here that Nationwide or its agent have been unfair or unreasonable. I don't think Nationwide has to do anything differently here.

I know that Mr H will be disappointed, but I don't think this complaint should be upheld.

My final decision

I don't 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 6 January 2025.

Esther Absalom-Gough

Ombudsman