

The complaint

Mr K is unhappy that Nationwide Building Society provided incorrect information about where he could deposit funds.

What happened

Whilst visiting a Nationwide Branch in September 2024, Mr K asked if he would be able to deposit funds at the post office. He was told that he could. A few weeks later, after he was too late to deposit funds at branch, he went to the local post office to deposit funds into his bank account. After queuing for around thirty minutes, he was told he couldn't do that and needed to visit his bank branch. Mr K was unable to do this as the branch had closed for the day.

Mr K complained about this to Nationwide. He was unhappy that he had been misadvised and that he had been inconvenienced in visiting the post office. He was also unable to make a purchase he had intended to make as he didn't have the funds available to do so. And was unhappy with the time taken to report the issue. During the call where he reported the issue, the agent also said he should have been able to deposit funds at the post office.

In their final response Nationwide explained they had checked with the branch staff and were satisfied everyone knew the correct process. But accepted that Mr K had been given incorrect information as he could only withdraw funds at the post office and was unable to deposit funds there. To put things right they offered and paid him £25.

Remaining unhappy Mr K referred his concerns to this service. Our investigator felt the £25 was fair and reasonable in the circumstances. As Mr K remained unhappy it has 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.

Nationwide have accepted they made an error, so my role here is to decide if they've done enough to put things right. I understand Mr K was inconvenienced in having to make the journey to the post office and wait in line due to incorrect information Nationwide provided. But I think the £25 paid does compensate him fairly for this.

I say this because Mr K was already out having tried to make it to the branch in time. He did have to wait for a while at the post office before being served which I can understand would have been frustrating considering he wasn't then able to deposit the funds. And I recognise he also missed out on a purchase. However, as the branch had already closed before he got there, he was in no different position in this regard as he wouldn't have been able to deposit funds that evening even if he had been correctly advised.

Mr K was held on the line when reporting his concerns but having listened to the call, I note the agent was trying to establish all the facts so he could correctly log the complaint. I'm satisfied that Nationwide checked with branch staff to ensure they are fully aware of what can be done outside of branch and confirmed they knew the process. I recognise the agent on the phone that registered the complaint was also of the understanding you could withdraw and deposit cash at the post office with that account. But this didn't impact Mr K any further. However, in light of this I would recommend that Nationwide provide feedback to the agent to ensure they are fully aware of the process and can therefore provide the correct information to customers moving forward.

My final decision

My final decision is that Nationwide Building Society don't need to do anything more as the £25 paid fairly compensates Mr K for the inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 4 April 2025.

Karin Hutchinson
Ombudsman