

The complaint

Mr R complains Nationwide Building Society took too long to process one of his payments – which caused him a lot of distress – and has told him he might want to consider banking elsewhere given the number of complaints he’s made.

What happened

Mr R has an account with Nationwide Building Society. He also has an account with another business who I’ll refer to as “T”.

On 23 August 2023 Mr R attempted to transfer £20 from his account with Nationwide to his account with T using a faster payment so that he could pay for food shopping. He expected the transfer to be immediate, but it wasn’t. He contacted Nationwide an hour later to say that his transfer hadn’t gone through. Nationwide says it had problems with payments that day, and that the payment didn’t go through until 2pm. Nationwide says that the latest the payment should have gone through was midday. Mr R complained. Nationwide apologised but said that it could see Mr R had been able to pay for his food shopping so it didn’t offer any compensation. Mr R was very unhappy with Nationwide’s response, saying it hadn’t taken him seriously and that he’d also been told that he might want to consider banking elsewhere given the number of complaints he’d made. He came to us.

One of our investigators looked into Mr R’s complaint and said that they could see Mr R’s payment took a couple of hours longer to go through than it should have done, but as the impact on him was minimal they didn’t recommend compensation. Mr R was unhappy with our investigator’s recommendation and asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed to me.

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.

Mr R has told us that he’s borderline diabetic and has learning difficulties too. I accept this. He’s also told us that it’s important he eats on a regular basis – because of his diabetes. In the circumstances, I can understand why it would be worrying for him if he wasn’t able to do his food shopping. In this case, however, I can see that Mr R used his Nationwide account to pay for his food shopping rather than his account with T. In other words, the fact that the transfer didn’t go through immediately didn’t mean he wasn’t able to buy food.

Nationwide is right that most faster payments go through instantly – but they can also take up to two hours. Had the transfer, therefore, gone through before noon then we wouldn’t say it had been delayed. In fact, on this occasion, it went through at 2pm. In other words, the transfer took two hours longer than it should have done.

Having considered everything both parties have said, I agree that Nationwide didn’t act unfairly or unreasonably when it said that it wasn’t going to pay compensation. I say that because in this case I think an apology was enough. I’ve also seen nothing to suggest that

Nationwide didn't take Mr R's complaint or circumstances seriously.

I can see that Mr R is upset because Nationwide has suggested he might want to consider banking elsewhere given the number of complaints he's made. I can understand why Nationwide might have said this – a customer who keeps on saying they're unhappy with their bank might well want to move. And Nationwide might decide that it doesn't want to continue a banking relationship with a customer who isn't happy. The fact that a customer complains – particularly if they have a vulnerability that might mean they're more likely to do so – isn't reason in itself, however, to close an account as customers do have a right to complain. I can also see why Nationwide suggested Mr R might want to make use of its feedback options. There is, of course, a difference between feedback and an express of dissatisfaction. At this stage, I don't think it would be appropriate for me to say more.

My final decision

My final decision is that Nationwide Building Society took longer to process Mr R's faster payment than it should have done, but it doesn't need to do more as its apology was sufficient.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 13 February 2025.

Nicolas Atkinson
Ombudsman