

## **The complaint**

Mr K complains that when he called Nationwide Building Society his call dropped. He says Nationwide should increase its £15 compensation to £25.

## **What happened**

Mr K called Nationwide on 11 November 2024, but the call dropped. Mr K complained to Nationwide about his call being disconnected.

Nationwide responded to Mr K's complaint and apologised for its agent disconnecting the call and paid him £15 by way of compensation.

Mr K wasn't satisfied with this response and said Nationwide should pay him £10 more compensation. Nationwide declined, saying that Mr K is no longer a member as his account was closed and his complaint had already been reviewed and responded to. Nationwide said this was the fifth complaint Mr K had made since late September 2024.

Mr K wasn't satisfied with Nationwide's response and referred his complaint to our service. Our investigator didn't recommend that it be upheld. He said there's a level of inconvenience in our day to day lives with some small annoyances that can be expected. He didn't think the impact of what happened went beyond this and said that £15 compensation and Nationwide's apology to Mr K is reasonable.

Mr K disagreed with the investigator and requested an ombudsman review his complaint. He reiterated that the compensation should be £25 for the dropped call.

## **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.

Although Mr K hasn't given us any details about the dropped call, I can understand that this would have been frustrating and inconvenient for him.

I can see from Mr K's interactions with Nationwide that its staff found him difficult to deal with and he has made a series of complaints. I can't be certain that the call was deliberately ended, but if it was this isn't good practice and I'm pleased Nationwide has apologised and made a payment to Mr K in this respect.

Mr K has requested a further £10 inconvenience payment. I understand that £15 is a very small award but there is no obvious reason why it should be £25 in this case. Typically, an apology or small monetary award will fairly compensate a one-off incident or occurrence – such as a small administrative error or a short delay or dropped call.

When we make awards of compensation we are not looking to fine or punish a business but to find an award that fairly and reasonably compensates the consumer for the wrong that has been done. For us to increase compensation already paid we would need to see that the

impact of a business's mistake was more than someone would expect to experience as part of everyday life, such as a business's phone lines being busy, or a call failed.

As the investigator has said we are all inconvenienced at times in our day-to-day lives – and a certain level of frustration and minor annoyance is unwelcome but to be expected. It's the impact of the errors over and above that which we consider. Not having seen any impact on Mr K other than his frustration, I find that further payment in this case is not warranted.

I've considered Nationwide's handling of the call but haven't seen any circumstances that warrant a further inconvenience payment. It follows that I agree with the investigator that compensation of £15 is both fair and reasonable for this complaint.

Our service investigates the merits of complaints on an individual basis. And that is what I've done here. I think it's important to explain that my decision is final. I realise that Mr K will be disappointed by this outcome though I hope he appreciates the reasons why it had to be this way.

### **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 Mr K to accept or reject my decision before 27 February 2025.

Andrew Fraser  
**Ombudsman**