

## **The complaint**

Mr K complains Nationwide Building Society (NBS) provided poor customer service when he telephoned to raise a chargeback.

## **What happened**

Mr K says he telephoned NBS in mid-November 2024 to raise a dispute regarding a delayed flight. Mr K says during the initial conversation with a NBS agent he was cut off and the call wasn't returned. Mr K says he telephoned NBS back shortly after and spoke to another agent to raise a complaint about the service he received and discussed why the chargeback couldn't be raised.

Mr K says during that call he asked for the agent to take another phone number to contact him on, but the agent refused and cut him off. Mr K says he rang for a third time and the agent took the new phone number and the complaints team contacted him a few days later, so why couldn't the other agent have done that?. Mr K says NBS have unfairly accused him of being rude during the phone calls he made and its offer of compensation of £15 for the trouble and upset he has faced doesn't go far enough and the staff require feedback about how they handled the phone calls and his complaint.

NBS felt it acted correctly when the first agent refused to submit a visa dispute for a delayed flight, as there are no chargeback rules regarding delayed service issues and given Mr K was acting aggressively on the phone, the agent didn't have to continue with the call. NBS says it accepts the second agent should have taken an alternative phone number and shouldn't have ended the call and paid Mr K £15 to recognise this. That said NBS explained the second agent needed to take down the details of the complaint which would have needed some time to complete and that is why Mr K was kept on hold, waiting for the complaint reference number he had asked for.

NBS reminded Mr K that his tone on the phone calls was intimidating and challenging and it didn't have to put up with that behaviour, as detailed in the account terms and conditions. Mr K wasn't happy with NBS's response and referred the matter to this service.

The investigator looked at all the available information, listened to the phone call recordings but didn't uphold the complaint. The investigator felt NBS acted fairly and reasonably when it refused to submit a chargeback for a delayed flight and Mr K would need to take this matter up directly with the airline or the regulator. The investigator felt the agent was right to terminate the call as rude and aggressive behaviour wasn't acceptable. The investigator felt the £15 paid to Mr K for not taking the alternative phone number was fair, taking his behaviour into consideration. The investigator says NBS had followed up the complaint and informed him it would contact him once the investigation had been completed and not any sooner. The investigator says he wouldn't be asking anymore of NBS.

Mr K didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman 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.

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I understand it would have been frustrating and upsetting for Mr K to have been told he couldn't raise a dispute over a delayed flight by NBS and then to be cut-off during the call. When looking at this complaint I will consider if NBS were at fault for not raising a charge back for Mr K and if the offer of compensation it has paid is reasonable.

With regard to NBS not raising the chargeback for the delayed flight is concerned, I'm satisfied that it has provided a reasonable explanation to Mr K why that wasn't possible, as he had received the service, but it was delayed and that wasn't an acceptable reason for it to submit a chargeback.

It's worth saying here, while I understand Mr K was frustrated by the fact NBS wouldn't submit a dispute for him, having listened to a number of call recordings it's fair to say, even if Mr K may not think so, his tone was taken as aggressive and argumentative and NBS have the right to protect its staff from such behaviour. I do agree that the second agent could have handled the call better and taken the alternative phone number Mr K offered, but it seems both parties had become frustrated with the way the call was headed.

Although I understand the frustration for Mr K here to some extent, it's reasonable to say the NBS agents were trying to understand and help Mr K but that was made much more difficult given the tone he adopted in those calls, and that no doubt contributed to the service issues he says he faced. So, on balance I'm satisfied the apology NBS have given, regarding not having taken the alternative phone number and its payment of £15 for that, is fair and reasonable here. While Mr K will be disappointed with my decision, I won't be asking anymore of NBS here.

## **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 25 February 2025.

Barry White  
**Ombudsman**