

The complaint

Ms W is unhappy with the level of service Nationwide Building Society provided when she went into branch to enquire about her savings account.

What happened

Ms W had a savings account with Nationwide that was due to mature. She went into branch the day before maturity to ask what would happen once it had matured. The first person she asked was unable to help and directed her to the counter. She was waiting for a long time and had to stand whilst waiting which she found difficult. She said she tried to speed things up by alerting another member of staff, but nothing was done.

When she was assisted at the counter, she was asked to provide her card and taken through a number of security questions which she found uncomfortable answering in an open environment. She also felt this wasn't necessary as she had only asked a simple question. During the conversation Ms W also says she was misinformed as she was told if she wanted to switch her savings account, she would first need to close the one she had. Concerned by this she checked online and has told us that she doesn't need to close the account to do this.

Unhappy with the level of service provided Ms W complained to Nationwide. In their final response they apologised that Ms W was frustrated during her visit to branch, but they didn't feel they had done anything wrong. The staff members were unable to recall the specific visit, but they did explain that Ms W could request a seat whilst she was waiting if needed in the future. They also provided an explanation of their process and were satisfied the staff member had handled things as expected. In respect of identification questions, they explained that Ms W could write her answers down or ask for a more private area to answer the questions.

Ms W referred her concerns to this service. Our investigator didn't feel Nationwide had done anything wrong, so he didn't ask them to take any further action. As Ms W remained unhappy it has been passed to me 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.

I understand that Ms W was just looking for, what she considered to be, a quick answer to a straightforward question. And this was something she felt should have been answered by the first staff member she spoke to. However, Nationwide have explained that depending on the type of savings account held, the next steps at maturity could be different. And so, it was important they could look at the account information to provide accurate information. I don't think this was unreasonable especially as the account was due to mature the next day, so it was important that Ms W was clear on the next steps and therefore her options so she could then go on to make an informed choice of what to do next.

To discuss the account further they needed to verify Ms W to protect her as a customer. I can appreciate that she was uncomfortable answering some questions in an open setting as this was personal information. I'm not aware that she made the staff member aware she wasn't comfortable answering the questions and had she done so they may have offered an alternative as Nationwide advised in their final response which is reasonable in the circumstances.

When discussing the account Ms W said the staff member told her, to switch the savings account, she would need to close the account she held first. She felt this wasn't right so checked online and has found that she didn't have to do that. I can't see this is something Nationwide have commented on in their final response. But they have said the staff didn't recall the visit so it's possible they weren't able to comment on this aspect. I can't say for sure what was said at the time, but I'm pleased that Ms W was able to find what she needed online so it hasn't impacted her ability to change her account. But given this, it might be prudent of Nationwide to ensure the branch staff are fully aware of the process for changing savings accounts at maturity.

I can see that waiting in line for a long period of time can be very frustrating, especially when there are other staff members not helping to reduce the queue. I can't say for sure why that staff member was unable to help Ms W, but it is possible they weren't trained to do so. Nationwide have recognised Ms W had a need at the time and said that she could request to take a seat in these circumstances. Again, I'm not aware that she did this at the time, but I hope this is useful for her moving forwards.

Overall, I appreciate Ms W's frustration with the situation and I'm sorry to hear she had found it difficult standing. But taking account of everything I can't fairly ask Nationwide to do anything further for the reasons explained.

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 Ms W to accept or reject my decision before 7 April 2025.

Karin Hutchinson
Ombudsman