

## **The complaint**

Mr I complains he was unable to make a payment from his Nationwide Building Society ('Nationwide') account and about the service he received in connection with this.

## **What happened**

Mr I called Nationwide and asked to pay £900 from his Nationwide account to another bank account he held with a different bank. Mr I had already tried unsuccessfully to make the payment via his online banking and expected to be able to make the payment over the telephone instead.

On this call the Nationwide advisor explained to Mr I that he wasn't able to make the payment over the phone as this wasn't a service Nationwide offered. He would need to use a card reader to authorise the online payment or visit a branch. She said this was required because he'd never paid money into the intended recipient account before. Mr I said that he couldn't find the card reader and was unable to visit a branch as he worked full time. He repeatedly asked to make the payment over the telephone and was told this wasn't possible. Mr I became unhappy with the advisor and asked to speak to a manager but was told they were unavailable. The advisor offered to raise a complaint for Mr I and eventually ended the call after around 16 minutes because she felt the call had become unproductive.

Mr I said he was distressed and frustrated with being unable to make the payment via online banking or the telephone and about the way the advisor handled the call, in particular her refusal to escalate things to a manager, so he complained.

Nationwide reviewed the call and didn't uphold Mr I's complaint. It said the advisor had followed the correct process, provided accurate information and was polite and courteous throughout. It said that on occasions where the decision is unlikely to change, it will not give the option of escalating the call to a manager. Nationwide said it hadn't done anything wrong.

Mr I remained unhappy and brought his complaint to our Service.

After reviewing things, our Investigator was of the view Nationwide hadn't done anything wrong. Mr I asked for an Ombudsman's review as he disagreed and so the complaint was 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.

Having done so, including listening to the relevant call recording, I'm not persuaded Nationwide has acted unreasonably.

During the call I'm satisfied the advisor was polite and tried to help Mr I. She explained on more than one occasion that Nationwide does not offer telephone payments, which was

what Mr I was seeking, and she explained the alternative options available to him. She also tried to help Mr I understand why a card reader was being requested.

I am aware that one of the points of frustration for Mr I during the call was that the advisor wouldn't explain to him why Nationwide refused to make payments via the telephone. But the advisor explained she wasn't able to give a reason. Ultimately, this is a commercial decision taken by Nationwide. So, I don't think she was being unhelpful, I think she understandably didn't know the rationale sitting behind this decision.

I appreciate Mr I doesn't think it's fair Nationwide doesn't allow payments to be made over the telephone when other businesses do. But it's not our Service's role to regulate businesses, this would be for the Financial Conduct Authority (FCA). So it's not my role to decide whether a business's policies are appropriate or should be changed. My role is to reach a finding on whether Nationwide has treated Mr I fairly.

I note Nationwide provided Mr I with alternative options to help him make this payment as I'd expect, but it is of relevance Mr I said these weren't suitable. I'd expect a business in this situation to explore this further with its customer and do what it can to help support them to achieve their financial aims.

Having listened to the call, I would observe that there was limited discussion here regarding how else Nationwide could support Mr I to make this payment, for instance how Mr I could obtain a new card reader or whether there was an alternative account Mr I could move the money to (that he'd paid before), that would allow him to make this payment in a timely manner.

That being said, I think this call became unproductive quite early on. This wasn't a particularly good telephone line, and I don't think this helped matters as there were some delays and the advisor couldn't hear Mr I on a couple of occasions. This isn't anyone's fault, but I make this observation to highlight to both parties that I think this impacted the quality of the communications.

In addition, Mr I became focused on the fact he felt it was unreasonable of Nationwide not to make payments over the telephone and he concentrated his questions on this, repeatedly asking the same questions. I therefore think there were limited opportunities for the advisor to discuss alternative options with Mr I in any meaningful way. Mr I was clearly very frustrated and at points he raised his voice, interrupted the advisor and made inappropriate comments towards her such as questioning what language she normally spoke and whether she understood English. And in this context, I don't think the advisor was able to have a constructive conversation with Mr I. Which means that overall, whilst I accept that there may have been further support Nationwide could have offered which it did not, I am not persuaded that that it was given sufficient opportunity to do so.

I also think it was reasonable of the advisor to explain that their manager wasn't currently available to take a call. I note they offered to raise a complaint for Mr I, so I'm satisfied they weren't ignoring the concerns he was raising. And given the call had become unproductive, and that at points Mr I's behaviour towards the advisor was inappropriate, I also think it was reasonable that the advisor chose to end the call.

I note Mr I has also raised concerns over the way Nationwide then handled his complaint, but this isn't something I can look into. Our Service operates under a set of rules published by the Financial Conduct Authority (FCA) and known as the Dispute Resolution (DISP) rules. Amongst other things, the DISP rules detail the types of activity that our Service can consider. And complaint handling is not an activity listed within these rules. Taking everything into account, I am satisfied Nationwide acted reasonably here.

**My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 28 March 2025.

Jade Cunningham  
**Ombudsman**