

The complaint

Mr H and Mrs H complain about the service Mrs H received in a Nationwide Building Society branch when querying an issue with the account's statements.

What happened

Mrs H says she visited a branch to find out why recent statements didn't contain Mr H's full name. However, when doing so, she said she was spoken to in an aggressive manner by the counter staff and told she was breaching the Data Protection Act in asking about Mr H's details.

She said that the branch manager came out to speak with her, but that he was rude. She said he explained that the font size was the cause of the issue, and used an envelope to demonstrate how Mr H's full name couldn't be fully displayed on a statement through an envelope's window. Mrs H said the branch manager told her there was nothing he could do and used a very mocking tone to ask her how long Mr H had been on the account.

Mrs H says that, as the interaction was very upsetting for her, she got up to leave. The branch manager followed her out and she told him she was going to raise a complaint about him. Mrs H said the branch manager told her the complaint wouldn't be upheld, but that she'd get a letter from him. Mrs H says she felt the experience amounted to psychological abuse, and that the branch manager had played mind games with her.

Mrs H said she never received a letter from the branch manager, but that Nationwide wrote to her to reject her complaint. In its letter, Nationwide said Mr H's name showed correctly on the account and on previous statements. It said the issue was that, as the font size had been increased, not all letters could fit on the statement. It said Mr H's ability to speak with Nationwide or complete security wouldn't be affected, and that his name showed correctly on the joint account itself. It also said the problem could be resolved by returning the font to the original size.

Nationwide's response also gave a summary of the interaction in branch during Mrs H's visit. It found that the branch manager had simply explained the cause of the missing letters, and had offered to reduce the font size. The response didn't comment on any of Mrs H's concerns around the staff members' conduct.

Mrs H brought her complaint to our service to consider. In the time between the interaction and the complaint being investigated by us, Nationwide had resolved the problem with Mr H and Mrs H's statements.

Our Investigator looked into the complaint, but he didn't think things had happened quite as they should have. He upheld the complaint in part, finding that, as Nationwide had been able to send the account's statements in a way that showed the full names since March 2024, it should have acted sooner to fix the issue, rather than tell Mrs H it couldn't be done. However, he said he wasn't persuaded that anyone at Nationwide had tried to intimidate or bully Mrs H. To make up for the impact of the poor experience, the Investigator recommended Nationwide pay Mr H and Mrs H a total of £75.

Nationwide accepted the Investigator's recommendation, but Mrs H didn't think everything had been taken into consideration. She asked why only two of the statements she'd received were incorrect and why, without any interaction from her, Nationwide was able to correct the issue on her statements so that Mr H's full name was displayed.

The Investigator explained that he'd received information from Nationwide which pointed to the issue likely being due to Nationwide's rebranding, which took place around the same time as Mrs H received the statements she was unhappy with. The rebranding included a change of font type which had affected spacing and sizing. He said he believed it was likely Mrs H's complaint had caused the issue to be investigated and corrected for her. The Investigator maintained his recommendation of £75.

Mrs H wasn't satisfied with this and asked for the complaint to be passed to an Ombudsman.

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 agree with the Investigator's recommendation of £75. I know this will be very disappointing for Mr H and Mrs H, so I've explained why below.

I should mention that my role here is to think about the individual circumstances of this complaint and whether Nationwide did something wrong which caused Mr H or Mrs H to lose out as a result. If I think Nationwide did something wrong, I can then think about what – if anything – it should do to set matters right. To help me with this, I've taken into account Mrs H's detailed submissions. But if there's something I've not mentioned, it isn't because I've ignored it – I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

I've considered how Mr H's name was displayed on the account's statements, which was the issue Mrs H first visited the branch about. I'm persuaded by the information Nationwide has provided that a change in font is likely to have been the cause. This change was brought about by Nationwide's rebranding, which took place around the same time as the issues Mrs H has reported with the statements.

I don't think there's anything inherently unfair about Nationwide having changed its fonts, but it's unfortunate that it caused Mr H's name to not display in full – so things haven't gone quite as they should have. However, as mentioned above, my considerations can't stop there, I must also think about the impact of the issue which means, for example, thinking about whether the shortened name affected Mr H in a lending application, or meant his statements were otherwise insufficient for the purpose they could reasonably have been needed for. Mrs H had a poor experience in branch, and I'll come to that later in my decision, but from what I've seen, the issue with the account's statements don't appear to have caused any noticeable detriment. I can also see the issue was resolved relatively quickly, with Mrs H advising only two of the statements were affected, so I don't think Nationwide needs to do anything for Mr H or Mrs H on this point.

But it looks like incorrect information was given to Mrs H about the cause of the issue and about the likelihood of it being fixed. From the information I have, Mrs H left the branch with the idea that the problem could not, and would not, be resolved. I think there was some negative impact to Mrs H as a result of this information, and this is in part demonstrated by

the distress she felt during the experience. Because of this, I think some compensation is due and I think £75 fairly makes up for the impact caused by the mistake identified above.

Moving to the service Mrs H received in branch, I've thought very carefully about the submissions from Mrs H and Nationwide and I'm not persuaded compensation for this is required in the circumstances. On the one hand, Mrs H's testimony is of an individual who has been left feeling distressed by her interactions in branch. But on the other hand, I have Nationwide's account of a branch manager who tried to diffuse a difficult situation, but whose efforts seemed to escalate matters.

I can't know what happened between Mrs H and the branch staff that day, and there is no CCTV available for review. And so I've thought about the testimonies presented to me in order to decide what I think is most likely to have transpired. Mrs H's testimony is consistent in that a difficult interaction at the counter led to the branch manager speaking with her directly. She disliked his tone and was dissatisfied with his explanation around the issue with her statements. Mrs H has repeatedly said she became upset and that the branch manager told her that the complaint she intended on making wouldn't be upheld. To be clear, I do not doubt her testimony or the very real emotions she would have been feeling at the time. However, I must also consider what I've been told by Nationwide.

Nationwide's account tallies with Mrs H's in that the counter interaction was challenging. The branch manager intervened, feeling that the conversation should be held away from the counter. Nationwide has said the branch manager felt he had a good relationship with Mrs H, having assisted her on a previous occasion, and so he accompanied her into a private office. Nationwide has said the branch manager tried to reassure Mrs H that the missing letters in Mr H's name were due to a change in font, not a change in name, and this was why he printed a duplicate statement and used an envelope to demonstrate the available space. Nationwide has said the branch manager logged Mrs H's complaint and tried to close it at the first point of contact – something that financial businesses can sometimes do.

Clearly, then, these are two quite different interpretations of the interaction. But it seems to me that the underlying activities described by the parties are very similar. And so I think it's entirely possible that Mrs H genuinely felt the emotions she reports, interpreting the well-intended actions of the branch staff as malicious. This may come as a disappointment to Mrs H, but I haven't been given enough evidence to persuade me that the branch staff acted, or intended to act, in a way congruous with Mrs H's interpretation. From what I've seen, I think it's likely that the branch manager's attempts to calm things simply didn't go over as he intended, and so Mrs H felt the need to escalate her complaint through Nationwide and with our service.

I'd like to underline the point that I do not doubt Mrs H's testimony, or the emotions she felt at the time – and continues to feel. I'm entirely persuaded the interaction was incredibly difficult for her. However, I must think about whether this was likely a result of something Nationwide did wrong. And, for the reasons mentioned above, I'm not persuaded it was.

My final decision

My final decision is Nationwide Building Society must pay Mr H and Mrs H a total of £75, less anything already paid in relation to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H and Mrs H to accept or reject my decision before 8 April 2025.

James Akehurst

Ombudsman