DRN-5391348

The complaint

Mr C complains that Nationwide Building Society, without his consent, merged his two customer profiles into one and won't let him revert to the previous profile number.

What happened

In September 2024, already being an account holder with Nationwide, Mr C applied for a new account. He did this online and deliberately reversed his first name and surname in the application so that he could have two customer profiles.

In October 2024 Mr C had issues trying to log on to online banking and found his personal details were incorrect and he had lost access to his chat history. He also complained about the adviser's handling of his complaint.

Nationwide explained that it wouldn’t allow customers to have two profiles. As a result, it had merged Mr C’s profiles, with his name in the correct order. However, his profile number was for the later account. It said that the previous profile number could not be used as this was the way its system worked.

On referral to the Financial Ombudsman Service, our Investigator didn't think that Nationwide was at fault or that it should be required to do anything.

The matter has been passed to me for an Ombudsman's consideration.

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.

Mr C is upset that he's unable to use his previous account profile number. However I think Nationwide’s position, that it doesn't allow customers to have two profiles, is reasonable. This is because all customers’ individual accounts, however many they have, are linked to the one profile. I'm aware, though not clear why, Mr C wanted to set up two different profiles, so had deliberately reversed his first name and surname when setting up the new account.

I believe that the second customer profile was set up because Mr C applied online rather than through the app or in branch, and the system didn't recognise that he already had an account. Nationwide has said that the merger of the profiles is carried out automatically and will be linked to the newer number. It can't change its system in that respect and Mr C can't go back to the old number. Unfortunately if that is the way its system works, then I couldn't expect it to change the system.

I note that Mr C lost his chat history, although after contacting Nationwide through its web chat, it did confirm that it still had the history, but would have to send it out separately. And whilst I appreciate that Nationwide didn't tell Mr C it was merging the profiles, it still had to do this and Mr C wouldn't have been able to revert to the old number even if he objected.

With regard to the way the investigation was carried out, the adviser did respond to Mr C by email on 8 October 2024. Although he believes he spoke to the said adviser after that, Nationwide has said that he didn't, though there may have been some confusion as Mr C has been in touch with Nationwide over other issues. So I don't find that there was any error or poor service in the way the complaint was handled.

I'm aware that Mr C would like Nationwide to be directed to revert to his old customer profile. In order to make a finding and a consequent direction, I would first of all have to find that Nationwide had made an error. And I don't think in this case that it has made any error. Secondly, in respect of any direction I may make, Nationwide would have to be able to comply with it. From the information supplied by Nationwide, its computer system when merging two customer profiles will use the number for the profile created for the later account. I have to accept that that's something in its system that it's unable to change.

So, whilst I understand Mr C's frustration and annoyance, I haven't found that Nationwide made any error. I also think, in respect of this particular complaint, that it dealt with it fairly and reasonably.

My final decision

I don't uphold the complaint.

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

Ray Lawley
Ombudsman