

## The complaint

Miss K is unhappy with the service Nationwide Building Society (Nationwide) provided after she experienced difficulties accessing her online account.

## What happened

In September 2024 Miss K contacted Nationwide as she had been experiencing difficulties accessing her account. She said she had successfully accessed it in May 2024 but had been getting an error message since. The adviser explained that some customers had been impacted that day. And when Miss K explained this had been an existing issue happening over a few months he placed the call on hold. Miss K waited on the line but couldn't hold any longer so ended the call. She then raised a complaint with Nationwide about the issue.

A member of branch staff called Miss K about her complaint, during the conversation she realised her bank card was out of date and asked if this could be the reason for the issues accessing the account. The staff member agreed with this and offered to arrange for a new card to be sent. Miss K declined this offer, she recognised she had overlooked the new card but wanted to locate it in her mail. At this point Miss K says the staff member was aggressive insisting on issuing a new card despite what she had said. Miss K was able to access her account following this.

Nationwide issued their final response letter on 7 September 2024. They highlighted some of the steps they had taken to resolve the issue, such as asking Miss K to ensure the software was up to date on her device and ordering a new card reader. They also explained the error experienced was in relation to an expired card and they had sent a new card in the post, and they're not responsible for Miss K not opening her post.

They referenced the call where Miss K had been paced on hold, as the agent needed to investigate the issue further, and they didn't feel 8 minutes was a long time to wait. Miss K had ended the call before he could help further. Nationwide said they were happy with the service both staff members had provided, and that they were trying to resolve the issue. They also advised they had received a report that Miss K had displayed unacceptable behaviour towards a member of staff and had added an alert to her profile which would be active and seen for the following six months by their staff who deal with customers face to face.

Remaining unhappy, Miss K referred her concerns to this service. She also added concerns around how her complaint was handled. Our investigator explained complaint handling wasn't a regulated activity so not something we could consider. And that she didn't feel Nationwide had done anything wrong overall so didn't ask them to take any further action. I issued a provisional decision on 17 March 2025 which said:

*"I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint."*

*I recognise some of Miss K's concerns are related to Nationwide's handling of the complaint but as these are ancillary to the access issue itself, I have considered the full concerns raised.*

*I'm pleased to see Miss K got her access issues sorted quickly after calling Nationwide. And it would appear, from the information provided, that the issues encountered were a result of the out-of-date bank card. I understand Miss K was unhappy with the messaging on the website when she encountered the issue as it suggested it was a wider technical issue as opposed to an isolated issue. I can understand Miss K's view here, however the key thing is that it alerted an issue and when this happened on more than one occasion, it was reasonable to seek further support by calling the bank.*

*Miss K's remaining concerns are around how Nationwide handled the situation, in particular the behaviour of the staff member that called her. And that a warning was placed on her profile, in relation to her behaviour, which she disputes.*

*Whilst generally most calls from organisations are recorded not all of them are, like in this case. So, I haven't been able to listen to the call that took place as calls from branch aren't recorded. I understand Miss K's expectation here, that she would be called from a member of the complaints team and that would be recorded. However, the issue she logged was that she was having difficulties accessing her account online. So, it wasn't unreasonable for an appropriate person to contact her to try and resolve the issue. That happened to be someone from branch where calls aren't recorded which is unfortunate.*

*I have taken account of Miss K's testimony as well as Nationwide's to understand what took place on the call. It's clear the versions of events differ and whilst I can't be sure what was said specifically, I don't think Nationwide have acted unreasonably. I say this because from the testimony it's clear Nationwide did consider options as to what could be causing the issue and were trying to help Miss K resolve it. They followed up the behaviour report, and testimony from another staff member in branch who overheard the conversation. Their recollection of events supported the adviser that spoke to Miss K, it said that they could hear she was calm and professional at all times but visibly shaken by the call. So, they were within their rights to follow this up in a duty of care to its staff. I understand Miss K feels the staff member was aggressive in her direction and that this hasn't been addressed. Nationwide have assessed it based on the initial staff report and witness testimony and didn't feel the staff member had done anything wrong. Going by what information I have available I don't think this is unreasonable in the circumstances.*

*I'm not saying that Miss K did anything wrong because I haven't heard the call myself to be able to say that, and individual interpretation can be subjective. But as they considered this to be unacceptable behaviour, they weren't unfair in adding an alert to Miss K's profile as they had concerns. I appreciate Miss K is concerned for the impact on her credit report and with other financial institutions. But Nationwide have explained that it would remain on file for six months for their staff who deal with customers face to face to see. Not for any other reason. Also given the time that has passed the six months would now be up.*

*I appreciate this isn't the outcome Miss K had hoped for, and I understand why she had concerns. But overall based on the information I have available I can't fairly say Nationwide have done anything wrong.*

*Subject to any further information provided, for the reasons explained, I do not uphold this complaint."*

## **Responses to my provisional decision**

Miss K responded and said she was aggrieved by the lack of acknowledgement of the injury she had suffered. And that she felt the message was that large banks can do as they wish such as not recording calls or making an effort to hear the customer's side of events whilst placing damaging notes on customer's accounts without properly investigating them. She also said that the supporting testimony would be biased and highlighted she had requested a copy of the testimonies Nationwide relied on. But they didn't respond and didn't disclose them as part of a formal information request. And from her recollection, this service hadn't provided them either.

In reference to the technical error message received when trying to access her account, Miss K felt compensation was due for the inconvenience experienced in Nationwide's poor messaging on their website which impacted her accessing her account quicker.

### **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'm sorry Miss K feels the impact on her wasn't acknowledged. In cases such as these, where there is a disagreement on what took place, and no recording of the incident I can only consider what likely happened based on the available evidence. I have considered Miss K's testimony and Nationwide's and it's clear there was distress caused to both Miss K and Nationwide's adviser. My role here is to determine, based on the available information, if Nationwide did anything wrong. In relation to the service provided, Nationwide had information supporting the adviser's actions and impact of the call. I haven't discounted Miss K's testimony here and I understand why she feels she wasn't given a fair hearing on the matter but given they had supporting information; I don't feel they acted unfairly in their handling of the complaint as it is their duty to protect their staff. Miss K has said that the supporting staff member's version of events would be biased but I haven't seen anything to suggest that's the case. I can see the investigator has shared Nationwide's testimonies with Miss K so I haven't arranged for this to be shared further.

In my provisional decision I acknowledged how Miss K felt and why she felt the messaging should have been clearer when she was unable to access her account. But given there could be a number of reasons for issues accessing an account, it isn't unreasonable the messaging isn't more specific. The most important thing was that Miss K was alerted to an issue. I appreciate had the messaging been different she may have contacted Nationwide sooner, but from what I can see she didn't access the account regularly and the issue was because Miss K hadn't used her updated card with the card reader to access the account and not due to an error by Nationwide.

### **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 Miss K to accept or reject my decision before 2 May 2025.

Karin Hutchinson  
**Ombudsman**