

The complaint

Mr C complains that Nationwide Building Society failed to warn him about planned maintenance on its app which meant that he couldn't carry out a transfer of monies. Also that it offered payment for the inconvenience and then withdrew that offer.

What happened

In January 2025, Mr C wanted to make an urgent transfer of monies from his Nationwide account. He said that when he logged onto the app in the morning he couldn't see any notification about planned maintenance. But when he tried to make his transfer later that evening, he saw the notification and was unable to carry it out. He said this caused him a lot of inconvenience and he had to use monies from elsewhere.

Mr C contacted Nationwide and spoke to an adviser. He says he was told that the warning about planned maintenance was only put on the app at 11:00pm that evening. He also said that the adviser offered him £30 for the inconvenience and said that they would credit his account. But that they then went away and spoke to their manager and withdrew the offer. He later spoke to a complaints adviser who told him that Nationwide hadn't made an error and didn't offer him any compensation.

Nationwide confirmed that it carried out maintenance to its app on the days in question from about 11:00 pm until 3:00 am. It said that it advised of this on its website and on the app at least 24 hours and up to 48 hours beforehand. From reviewing his logins, it couldn't see that Mr C had viewed the messages on the app before he tried to carry out the transfer. In respect of compensation it confirmed that its adviser hadn't offered this but this was a request from Mr C and after checking with their manager, they confirmed that this couldn't be offered.

On referral to the Financial Ombudsman Service, our Investigator said that she thought Nationwide had acted fairly.

Mr C didn't agree and asked that we listen to the phone call in question. Nationwide advised there was no recording of it but provided a statement from the adviser in question.

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.

Where the evidence is incomplete or contradictory, as some of it is here, I have to make my decision based on what I think is most likely to have happened. I have a duty to be impartial so I have to assess both parties' evidence fairly.

In respect of the evidence available, I have been able to listen to the call recording of the complaints adviser speaking to Mr C. Nationwide has told us that the other call recording

isn't available as it was made in the branch. I believe that it is often the case that calls made or received by branch staff aren't recorded.

In respect of the planned maintenance, I think it was reasonable for Nationwide to carry this out. It took place at a time when the app would've been least used between 11:00 pm and 3:00 am. In addition to this, customers were still able to carry out a transfer using the card reader and if their account's biometrics had been set up. All other types of transactions were available.

As to the notice of the planned maintenance, it's difficult for me to assess what Mr C saw when he logged onto the app in the morning. Nationwide says that the information was available some 24 to 48 hours beforehand and it would've been shown on the app and on its website. I don't discount that Mr C may not have seen the notice but I think that it's likely that it was there.

Turning now to the call, the statement from the adviser concerned says that the request for £30 compensation came from Mr C. They agreed to speak to their manager about it and came back to tell Mr C that it wouldn't be offered. I think it's unlikely that a figure for compensation would be offered without the particular adviser checking first that they were able to do so. So I think it's likely that the suggested compensation figure came from Mr C. In the circumstances of this case, whilst I understand his frustration at not being able to carry out the transfer he wanted to, I think that Nationwide had done enough to warn him. And it offered alternative ways of transferring the money. I don't think that it needs to pay him any compensation.

I understand that Mr C was unhappy with the way the complaints adviser dealt with his complaint, and at the length of time it took him. In respect of the call with the complaints adviser, this lasted around nine minutes. I think they were professional and respectful and whilst they couldn't offer Mr C the compensation he wanted they made it clear what Nationwide's position was. So I think Nationwide handled Mr C's complaint appropriately.

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 2 July 2025.

Ray Lawley
Ombudsman