

The complaint

Ms J has complained that she was unable to access her Nationwide Building Society ("Nationwide") account statements.

What happened

Ms J contacted Nationwide on 28 September 2024 and asked to raise a complaint as she was unable to see all of her statements and that statements 1 – 20 were missing.

Nationwide responded and said that Ms J can only access statements for the last 36 months via online banking. Nationwide said that if Ms J wants statements older than this, then they could be sent to Ms J in the post or she can get them printed off in branch. Nationwide said that if Ms J wanted the older statements posted to her, then she'd need to complete its security checks first. But as Ms J never did this, the statements weren't posted to Ms J.

After Ms J referred her complaint to this service, one of our investigators assessed the complaint, but they didn't think that Nationwide had acted unfairly or unreasonably. But to help resolve matters for Ms J, the investigator asked that Nationwide send all of the account statements to Ms J.

As Ms J didn't accept the investigator's findings, the matter was referred for an ombudsman's decision.

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 reviewed everything, I don't think that Nationwide acted unfairly or unreasonably and so I don't uphold this complaint. I will explain why.

Ms J has complained that her historic statements (statements 1 – 20) were not available to view online. When she raised her complaint, she said that she could only access copies of her statements from statement 21 (issued in September 2021) onwards.

Nationwide explained to Ms J that it has a 36-month retention period for statements accessed through its online banking portal. And this was why Ms J was unable to access the older statements through online banking. Ms J asked that the statements be sent as PDFs. But Nationwide said that it can either post the statements to Ms J, or they can be printed in branch.

Ms J says it is unacceptable that historic statements aren't immediately available through her online banking. But I don't think it is necessarily unreasonable that Nationwide provide older account statements on a request basis. Doing so will reduce the amount of online banking server storage space being used up storing old, rarely accessed, account statements for all of its customers' accounts.

When Ms J asked for the historic statements to be sent to her, she asked that they be sent to her as a pdf. Nationwide has explained that when customers ask for historic statements (that are no longer available via online banking) it sends them to the consumer either in the post, or they can be printed in branch. I think these are reasonable ways for Nationwide to send the information being requested, even if they are not necessarily in the format that Ms J would prefer.

When Ms J asked for the statements to be sent to her, the member of staff asked Ms J to confirm her email address and Ms J refused to do so. Ms J said that Nationwide already had her email address and Ms J had put the address in the secure form and so didn't confirm her email address with the member of staff who was dealing with her complaint via webchat. In the circumstances, I can understand Ms J's perspective on this. It does seem odd that Nationwide would ask her to reconfirm her email address if Ms J had only just provided it in the secure form (although I've not actually seen what information Ms J had put in the secure form). But equally, asking Ms J to reconfirm her email address (even if she'd already done so) is not exactly an unreasonable or onerous request to make. And so, in the circumstances I can't say that Nationwide was being unfair because it didn't continue to address Ms J's request in the webchat.

Nevertheless, Nationwide has since posted all of the available statements for Ms J's account to her - this includes the more historic, statements 1 – 20, as well as the more recent ones. So, I think Nationwide has taken reasonable steps, in responding to this complaint, to provide Ms J with the information that she wanted about her account.

Ms J also says that, when accessing her statements through online banking, a statement was not generated for every month, even during the last 36-month period. In response to this point, Nationwide has explained that the purpose of a statement is to show the transactions on an account. And so, if there are no transactions on an account in a statement month, then a statement is not generated for that month. It looks like there may be some exceptions to this rule, for example Nationwide has provided copies of Ms J's statements 33 and 35, even though no transactions occurred in those statement months. But, putting aside some possible exceptions to this rule, this explains why there may be months where Ms J can't see a statement when reviewing her more recent statement history, via online banking. This is not a particularly unusual practice. Indeed, I'm aware that some other financial businesses do the same in months where no transactions have taken place on an account. So, I can't say that this is particularly unusual practice or not in keeping with standard industry practice.

I appreciate that it may be frustrating for Ms J, if she wanted to access statements via online banking, covering every month whilst she has held her account. But Nationwide has explained, that where there are any gaps in statements (due to a lack of transactions on the account), the next statement produced will show the closing balance from the previous one - confirming that no transactions took place since the last statement was issued. Also, should Ms J wish to see a running history of transactions on her account (that includes periods when no transactions occurred), Ms J is able to access a full history of all transactions on a Nationwide current account going back over a period of 15 months - via Nationwide's online banking service.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms J to accept or reject my decision before 19 August 2025.

Thomas White
Ombudsman