

The complaint

Mr R is unhappy with the customer service provided by Nationwide Building Society, (Nationwide). He says its agents are incompetent and rude.

What happened

Mr R complained to Nationwide regarding a number of issues, including incorrect information given to him and rude behaviour from staff. He was also unhappy about a delay in a Data Subject Access Request (DSAR) being processed.

Nationwide responded and agreed that incorrect information had been provided whilst on a call. The agent had implied that Mr R would be able to make a transfer without his card if he was to visit his local branch with ID, however, when he did so, he was unable to make the transaction. It also accepted that his DSAR request hadn't been processed in a timely manner and therefore offered him £70 compensation.

Mr R brought his complaint to us. He also has a number of other complaint points which are being dealt with separately as part of another investigation. One of our investigators reviewed his concerns and felt that the £70 offered was sufficient compensation for the issues Mr R has had regarding this complaint.

Mr R remained unhappy, he said that he felt he should be due more compensation so asked for the complaint to be passed to an ombudsman. So the complaint was passed to me.

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 have come to the same overall conclusion as the investigator, for broadly the same reasons.

I appreciate how strongly Mr R feels about this complaint. Our rules require me to determine a complaint by considering all of the evidence from both parties in order to decide what's fair in all the circumstances. Where the available evidence is contradictory, incomplete, or even missing altogether, I have to reach my conclusions on the basis of what is most likely to have happened on the balance of probabilities.

Mr R has raised a number of points and although I may not mention every point raised, I've considered everything he has said but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this. It just reflects the informal nature of our service.

I'm pleased to see that Nationwide has accepted that errors have been made and have offered compensation for the inconvenience caused by the incorrect information and the delay in the DSAR being processed. I agree that things could have gone more smoothly but I think that the offer of £70 compensation is in line with our guidelines for complaints of this

nature. In regard to the comments Mr R has raised about rude staff members, having listened to the calls and testimonies available, I haven't been able to establish staff members being rude.

I can see that following the investigators view, Mr R initially accepted the investigators findings. He then stated he hadn't received the £70 offered and said he thinks he should receive an additional £50 due to having to close the accounts (due to the issues he has had with Nationwide) which resulted in him missing out on a £50 bonus, other customers had received.

Our investigator has provided evidence of when the compensation was paid and Mr R is now satisfied this has been received, however still feels the additional £50 is warranted as if he still had an account with Nationwide, he would have received the bonus. Mr R has been made aware that as this is classed as a new complaint point, he would need to bring this to Nationwide directly first and therefore not included within this complaint.

I therefore feel that the £70 offered and received is fair in the circumstances of this complaint.

My final decision

I do not uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 14 October 2025.

Sarah Green
Ombudsman