

## The complaint

Ms A complains Nationwide Building Society (NBS) stopped issuing certificates of interest. She also complains about the service she has received from NBS.

## What happened

Ms A complains NBS has stopped sending her certificates of interest for her savings accounts. Ms A explained she needs these statements for tax purposes and wants NBS to continue sending them to her annually. She said she doesn't have internet banking and doesn't want to visit a branch to request these statements, explaining she has been treated poorly by staff in a named branch.

Ms A specifically cited poor service when she visited this branch on one occasion in January 2024. She said she asked an NBS adviser to provide a certificate of interest, but this didn't happen.

She also complains more generally about the behaviours of staff in this branch, explaining she has been ignored, kept waiting, spoken to rudely and made to feel like a nuisance and unwelcome. Ms A also specifically complained about the service NBS provided during a telephone call on 19 December 2024.

NBS accepted it had provided poor service during the call on 19 December. It apologised for this and offered Ms A £25 compensation.

NBS didn't accept it had made a mistake regarding the certificates of interest. It explained it doesn't automatically send out certificates of interest anymore and customers must now request them each time they require one.

Further to this, NBS provided a copy of a letter it sent to Ms A in 2018. This letter explained NBS wouldn't be sending out annual statements on saving accounts any longer. The letter said customer could use online banking or request certificates of interest in branch.

NBS said it couldn't uphold Ms A's complaint about the behaviour of branch staff '*due to the length of time which has passed*' since the issues complained about had occurred.

Our investigator didn't think NBS needed to take any action. They were satisfied NBS had made Ms A aware it wouldn't be sending out statements of interest any longer in 2018. They explained our service couldn't advise a business how to conduct its internal processes.

They also thought it wasn't possible for the staff in branch to have ordered a certificate of interest for the future when Ms A visited a branch in January 2024. They also didn't think there was sufficient evidence to find NBS had done anything wrong during this visit.

Finally, they thought the compensation paid for the telephone call on 19 December was fair and reasonable and in line with what our service would expect in the circumstances.

Ms A responded by explaining she didn't want to visit the named branch as NBS staff had been rude to her too the point of discrimination. Our investigator asked Ms A to provide further details regarding this.

As Ms A rejected our investigator's recommendation, her complaint has been passed to me to make a final 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.

I appreciate how strongly Ms A feels about her complaint. Although I may not mention every point raised, I have considered everything 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.

Where evidence is incomplete, inconclusive or contradictory, I have to make decisions on the balance of probabilities – that is, what I consider is more likely than not to have happened in light of the available evidence and the wider surrounding circumstances.

Firstly, I appreciate Ms A has raised additional issues regarding NBS with our investigator including products that have been withdrawn and bonus payments. These are not matters I will be able to comment on in this decision as I haven't seen evidence these issues have been raised with NBS. Our service can only investigate complaints after the business has had the opportunity to consider them first. I will therefore limit my decision to the issues that have been raised and commented on by NBS.

It may help if I first explain the limitations on our service regarding complaints about businesses decisions. Generally, businesses are entitled to make commercial decisions about the products and services they offer. Our service doesn't have the power or remit to change such decisions or to demand businesses alter them. Our service can only consider whether the business made a mistake, and if so, what the business should do to put it right. We consider whether customers have been treated fairly and reasonably considering the wider circumstances of the complaint.

In these circumstances, NBS decided to stop issuing certificates of interest. I am satisfied this is a commercial decision NBS was entitled to make. I am also satisfied this was a decision NBS was able to make based on the terms and conditions Ms A would agreed to.

However, I would have expected NBS to have communicated and explained this change to Ms A and given reasonable notice of it.

I have carefully considered the letter NBS sent to Ms A in August 2018. This letter explained NBS wouldn't be mailing out annual statements and explained customers could use online services or visit a branch to get copies of certificates of interest in the future. It did give some explanation for this change, NBS also said if Ms A was unhappy with the changes, she could close her accounts without incurring any interest penalty.

I therefore can't reasonably find NBS did anything wrong when it decided to stop providing such documents as a matter of course.

I appreciate Ms A has asked NBS to continue to send her certificates of interest in the future. However, I'm not persuaded they must do this. NBS has said its policy is customers have to request these certificates after the tax year has ended. I appreciate Ms A may not be satisfied with this, but NBS has considered this and provided a response, I can't insist NBS changes its policy.

Moving on to customer service. I have listened to the call from 19 December and agree this was poor service. I am pleased to see NBS has recognised this and offered compensation which I also consider appropriate here. I don't think an apology on its own would have been sufficient, considering how poor the call was, and agree compensation should be paid for the distress and inconvenience this would have caused.

I have carefully considered what NBS has offered and our services guidelines for compensation. This appears to have been a one-off issue which would have caused some

short-term distress and inconvenience to Ms A. I am satisfied that the compensation already offered by NBS is in line with what our service would expect.

With regards to the poor service Ms A said she suffered in branch, I can see our investigator asked for specific details regarding these interactions in April this year. I have carefully considered the responses Ms A provided following this, it appears the interactions in branch, in some cases, date back a long time. Ms A hasn't provided details, dates or any specific details other than being kept waiting, being ignored and spoken to rudely. More recently she described being made to feel '*unwelcome*' and a '*nuisance*' during these visits.

Whilst I appreciate such details may be difficult to recall or provide, I trust Ms A appreciates for me to uphold any of the aspects she has raised I would need specific information to consider these allegations. In addition, it appears these issues occurred some time ago. I'm also mindful these interactions took place in a branch, and I think it is likely evidence would be limited after the period of time in question.

So, whilst I am not discounting Ms A may have experience poor service in branch, I hope she can appreciate I can't uphold the claims she has made based on the evidence she presented to our service.

I will now discuss the interaction in branch Ms A has provided details about on 2 January 2024.

It appears there was some misunderstanding following the view, NBS told our service the adviser in questions still works for NBS, but not in branch. That is how NBS were able to ask the adviser about the visit.

I have examined the response the adviser provided. She explained she couldn't remember the interaction or Ms A, but said she would have followed internal guidance at the time when asked for a certificate of interest.

Ms A has queried why the member of staff can't recall the interaction with her when she can. However, I do think the context for each party is different here. Whilst Ms A remembers going into the branch, which is likely to be something she does infrequently, it is likely this adviser would have dealt with many customers during this period of time and visited their place of work daily. I therefore think it is entirely understandable they would not remember this specific interaction and Ms A a year later when asked about it.

Focusing now on the issue of whether the adviser said they would provide a certificate of interest or not for the coming year-end tax period. In response, NBS said it's unlikely this would have been agreed as this document wasn't available at the time and would need to have been requested after the tax year. NBS system notes shows the adviser did request a certificate of interest for the tax year ending 2023 on 2 January 2024, which I am satisfied would have been the most recent certificate at the time.

For these reasons, and because of the length of time between the complaint and the lack of evidence to substantiate the claims Ms A has made, I don't think it would be fair or reasonable to uphold her complaint about the adviser during this visit.

I appreciate this is not the outcome Ms A may have been hoping for, but I trust I have explained in sufficient detail why I am unable to uphold her complaint.

## **My final decision**

For the reasons I have given, my final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms A to accept or reject my decision before 22 August 2025.

Gareth Jones  
**Ombudsman**