

The complaint

Mr D is unhappy with Nationwide Building Society. He said Nationwide gave him incorrect information which caused a financial loss. Mr D wants Nationwide to compensate him for the loss and other impacts he experienced.

What happened

Mr D was unable to access his Nationwide banking app. He contacted Nationwide via webchat to report the issue with the app.

Nationwide referred to its IT team. The IT team advised Mr D to upgrade his phone's operating system from Android 13 to Android 14. The webchat ended there.

Mr D was unable to update his phone to Android 14, so he contacted Nationwide via webchat again. Nationwide advised him its banking app was compatible with Android 14 so he would need to take his phone to a professional to try and get it updated.

Mr D questioned this advice and Nationwide said they can't get the app to work if the system being used is incompatible. Nationwide logged a complaint for Mr D and advised it will investigate this matter further and provide an outcome.

Mr D later purchased a new phone. But it turned out the issue wasn't the original phone's operating system and instead the banking app needed to be updated.

Mr D wants Nationwide to contribute towards the cost he incurred purchasing the phone. And he wants compensation for the impact on him, including for a delayed response to his complaint.

Nationwide partly upheld the complaint and paid £100 for incorrectly advising the issue was the phone's operating system. But Nationwide said it hadn't told Mr D to purchase a new phone and so it wouldn't reimburse this cost. Mr D didn't accept this and brought his complaint to our service.

Our investigator didn't uphold the complaint. She said Nationwide's outcome was fair and Mr D could have returned the new phone after he updated the banking app and was able to access it again through his old phone.

Our investigator later pointed out that Mr D had managed to access the banking app prior to purchasing the new phone. Mr D responded to our investigator to say she had incorrectly stated he'd regained access to the banking app on 18 November 2024, when this in fact occurred on 19 November.

However, Nationwide's records demonstrated the app was accessed via Mr D's original phone on 18 November 2024 at 10.31pm. This was the day before he purchased his new phone. So, our investigator maintained their findings.

Mr D didn't accept this and asked for his complaint to be passed to an ombudsman for 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've read the webchat transcripts and it's clear Nationwide advised Mr D he needed to update his phone's operating system. This was clearly incorrect advice. And Mr D had been able to use the banking app on Android 13 previously.

On the balance of probabilities, I think it's reasonable to consider Nationwide would likely have corrected this error once it completed its investigation into Mr D's complaint.

However, before Nationwide completed its investigation Mr D purchased a new phone.

Nationwide have sent evidence from their online banking app system to show Mr D used his original phone to update the banking app to the latest version on 18 November 2024 and was able to access the app.

Mr D has provided evidence to show he purchased the new phone on 19 November 2024. So, I'm satisfied on the balance of probabilities Mr D ought to have been aware the banking app worked on his original phone prior to purchasing the new phone.

So, I can't hold Nationwide responsible for the purchase of the new phone.

I have seen Nationwide sent its final response to Mr D's complaint within the eight weeks provided by the regulations. So, I can't say it caused a delay here.

But I think it's clear Nationwide provided incorrect information, and I think the £100 compensation awarded by Nationwide to address this error is fair.

My final decision

I don't uphold this complaint.

I make no award against Nationwide Building Society.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 28 October 2025.

Gordon Candlish
Ombudsman