

## **The complaint**

Mr W is unhappy with the service he received when he called Nationwide Building Society.

## **What happened**

Mr W called Nationwide. He was unhappy with the service he received from the advisor, so he made a complaint. He said the advisor was awkward and difficult to deal with. Amongst other reasons, he was unhappy that the advisor didn't take his account details when he first offered them but then was asked for them later in the call.

Mr W asked for his complaint to be dealt with through email but two other advisors from Nationwide called him to try and resolve the matter.

Nationwide issued a final response letter and explained that as Mr W didn't confirm his email address with the original advisor, or the one after that, they weren't able to email him like he asked. They've said they don't think the advisors gave him bad service.

Unhappy with their response, Mr W asked us to review his complaint. An investigator looked into things and said he didn't think Nationwide had done anything wrong.

Dissatisfied, Mr W asked for a final decision, so the case has been passed to me to review.

## **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 listened to the call Mr W had with the first Nationwide advisor. While I can appreciate that Mr W is unhappy with how the call went, I don't think the advisor was difficult or awkward to deal with. I also don't think his handling of the call, or the way he answered Mr W's questions amounted to him providing poor service overall.

The advisor on this call asked for Mr W's email address so that Nationwide could email him about the complaint. Mr W had already passed security at this point, and he instead asked the advisor to confirm what email address Nationwide had on their system. The advisor said he was unable to do this, but considering Mr W had passed security, I don't see why the email address couldn't have been provided. While I think this aspect of the call could've been handled better, I've also considered that Mr W could've supplied his email address to the advisor as well- but chose not to.

Nationwide has said that because Mr W's email wasn't confirmed, their advisors called him to address his complaint. They've sent evidence of their internal process to show that they couldn't use the email address they held on the system without confirmation from Mr W that it was correct.

I've also reviewed the call notes from the two other calls Mr W had with Nationwide about his complaint. Because these calls were made from branch they weren't recorded. From what I can see, I can't say that Mr W received poor service on these calls either, although I know

Mr W was frustrated on the second call.

Overall, I don't think Mr W was given bad customer service on his calls with Nationwide. While I acknowledge the initial advisor could've confirmed Mr W's email address, on balance, I don't think this amounts to overall poor service.

In summary, I don't think Nationwide did anything wrong following their internal processes in not emailing Mr W about his complaint. And I don't think the overall service he received on the calls was poor. Because of this, I won't be requiring Nationwide to do anything further here.

### **My final decision**

My final decision is that I don't uphold this complaint for the reasons set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 9 October 2025.

Ami Bains  
**Ombudsman**