DRN-5769442

Financial Ombudsman Service

The complaint

Mr K complains that he was unable to access his online banking while living abroad. As a result, he couldn't properly operate his account held with Nationwide Building Society, and he says this led to a delay in him moving home. Mr K also complains about the time taken and general service received while trying to fix the issue.

What happened

The details of this complaint are well known to both parties, so I will not repeat them again here. Instead, I will mainly focus on giving the reasons for my 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 done so, I agree with the outcome reached by the Investigator for the following reasons.

- Nationwide accepts there were issues around the date Mr K reports being unable to access his online banking. It has said these issues would also have affected his ability to make transfers.

- Nationwide also accepts that the phone service it gave when he called from abroad could have been better. It said that, during a call with Mr K, where he was discussing the issues he'd encountered, the call ended. Nationwide's position is that its agent should have called Mr K back at this point but didn't. As a result, Mr K needed to call back and he'd already explained that the calls were expensive for him. It arranged a payment of £200 to make up for the impact of its failings.

- Mr K said the impact was significant and that, because he couldn't access his online banking, he was delayed in moving home and had to sleep on a sofa for several days. However, when asked by our Investigator for evidence to demonstrate his move was scheduled – such as a rental agreement, advertisement of the property he was moving to, or a related transfer of funds – he said he was unable to do so as his employer had arranged the move.

- Mr K has provided videos and screenshots, but none of these items support his testimony that he was unable to move as a result of Nationwide's systems issues. I generally require a complainant to demonstrate they more likely than not suffered a loss – be it financial, or through some form of distress and inconvenience – but I am unable to say Mr K has done so in this complaint.

- Therefore, whilst I realise this will come as a disappointment for Mr K, I am not persuaded Nationwide is responsible for the level of impact Mr K describes. As a result, I think the £200 credited to Mr K is adequate compensation for the impact of any poor service or failings on Nationwide's part.

My final decision

My final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr K to accept or reject my decision before 13 October 2025.

James Akehurst
Ombudsman