

The complaint

Mr O complains about the actions of Nationwide Building Society (“Nationwide”) in relation to its handling of his building society account. He says it didn’t send him a PIN number when he opened his account, and that staff were rude to him.

What happened

In 2024 Mr O opened a new account with Nationwide. Mr O complains that Nationwide didn’t send him a PIN number as it should at that time, so he had trouble using his account. Mr O also complains that Nationwide phoned him on the wrong number (contrary to his instructions) and that staff were rude to him on more than one occasion.

Nationwide paid Mr O £50 compensation for phoning him on the wrong number, but it said it didn’t do anything wrong in relation to the other things he complained about.

Mr O remained unhappy so he complained to the Financial Ombudsman Service. He told us that the service he received had an adverse effect on his health.

Our investigator looked into what happened. She said Nationwide has provided her with evidence to show that it sent the PIN to Mr O at the registered address on the account as part of the account opening process. So she didn’t think it made a mistake there. She said it wouldn’t be fair to hold Nationwide responsible for the PIN going missing in the post. She said another PIN was sent to Mr O after he told them about the problem, and she could see that it helped him transfer some money without the PIN in the meantime. So she didn’t think Nationwide needed to compensate Mr O for that.

Our investigator listened to all the phone calls Nationwide was able to provide in relation to this matter. She didn’t think its agents had been rude in any of the calls. So she didn’t uphold Mr O’s complaint on that issue either.

In addition, our investigator looked into Mr O’s complaint that it called him on a phone number he didn’t want to be called on. She accepted that had happened and concluded that the £50 compensation Nationwide had paid him to resolve that issue was a fair and reasonable amount.

Mr O didn’t think £50 compensation was enough. His representative told us he didn’t have anything more to say, but he wanted his complaint to be reviewed by an ombudsman. So this complaint was passed to me to decide.

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.

PIN issues

I’ll start by saying that I agree with what our investigator said about the PIN number. In short, it’s clear from the available evidence that Nationwide sent the PIN as it should after Mr O

opened his account. I appreciate Mr O's frustration when he didn't receive it, but it wouldn't be fair and reasonable to hold Nationwide responsible for it getting lost in the post, as that was outside its control. In circumstances like that I would expect Nationwide to take prompt action to send Mr O another PIN and to help him use his account/make payments in the meantime. I'm satisfied it did this, so I can't say that Nationwide made a mistake here.

Customer service

I've also considered the phone recordings that have been provided to the Financial Ombudsman Service. Like our investigator I haven't found any instances where Nationwide staff were rude to Mr O. There were times in those calls when Mr O was clearly frustrated that the advisors couldn't help him immediately and didn't have all the information he wanted to hand – for example, Mr O complained that some of the agents he spoke to didn't know that our service is known as the FOS.

I appreciate Mr O's frustration about that. It's clear he wanted an immediate response to his queries and thinks he shouldn't have had to look into the role of the FCA and the FOS himself. However, I don't think it was unreasonable if the agents he spoke to needed time to look into his queries. And I'm pleased to say that Mr O wasn't prevented from using our service.

Mr O has complained about a phone call he had with a particular agent in branch. He says that person gave him incorrect information and was rude to him. Nationwide hasn't been able to provide a recording of that call. It has told us that branch phone calls aren't recorded. In the circumstances I can't say that the agent was rude to Mr O, on the balance of probabilities.

Taking these customer service issues as a whole, I don't think it would be fair and reasonable for me to say that Nationwide should compensate Mr O for these issues.

Phone calls on the "wrong" number

Mr O says he made it clear that he wanted to be called on his landline number. Nationwide accepts it phoned him on his mobile number instead and paid him £50 compensation for that. I appreciate that Mr O thinks more compensation is due, but I think that's a fair and reasonable amount given the nature of this mistake. It isn't my role to punish Nationwide for any mistakes it made.

My final decision

For the reasons set out above, my final decision is that Nationwide Building Society doesn't need to do more to resolve this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 19 December 2025.

Laura Forster
Ombudsman