

## **The complaint**

Mr E complains that Nationwide Building Society ("Nationwide") changed the opening hours of one of its branches and didn't communicate this to him. This resulted in him wasting a trip to a branch on a day it was previously opened on and him missing out on a day's interest.

## **What happened**

Nationwide took the decision to reduce the number of days one of its branches opens. As per its procedure Nationwide communicated this to its customers via information leaflets inside branch in the weeks leading up to the change and communicated this by phone calls to any members that had registered support needs.

Mr E attended a branch of Nationwide to pay in a cheque but on arrival found it was closed, so returned the following day when the branch was particularly busy – in Mr E's words "Chaos". Mr E says he had to wait 40 minutes to pay in his cheque and that the cashier who served him stated he was causing her "a lot of work" and didn't know what to do regarding the backdating of the cheque he wished to pay in.

Mr E complained to Nationwide about the service he received while in branch and that it was intimated that he'd been rude to branch staff. Mr E is unhappy that his cheque hadn't been backdated as he requested and that the branch is only open three days a week.

Nationwide apologised for the delays experienced and confirmed it had shared Mr E's concerns with the branch managers. Nationwide explained it was short staffed, and it was a busy time of year made busier by the closure of branches of external banks. Nationwide confirmed it was taking steps to reduce wait times in branch and advised Mr E of alternative ways he could pay in his cheque or other Nationwide branches he could visit.

Mr E was dissatisfied with this and so brought his complaint to this service. Mr E says doesn't understand why Nationwide doesn't use its closed days to train staff rather than delay the opening of its branch and feels that it isn't considering its member's needs.

Nationwide say that the staff member who served Mr E found him to be intimidating and felt his behaviour drew attention to the situation from other customers by the way he was speaking to them.

Mr E believes that Nationwide's staff comments about him making them feel uncomfortable were unwarranted and is unhappy that Nationwide have refused to view CCTV recordings of the event.

Nationwide has acknowledged its wait times for customers was longer than it would've liked and said it was actively trying to reduce this time by hiring new staff. Nationwide agreed and confirmed it had backdated Mr E's cheque to the 14 April 2025.

One of our investigators looked into Mr E's concerns and although they understood Mr E's frustrations, they didn't think Nationwide should be held responsible for the level of customers it received that day as this was outside of its control.

Furthermore, they explained it is not for this service to say how many branch staff Nationwide should have or when training should take place and overall reached the conclusion that there wasn't enough evidence to suggest that Nationwide acted unfairly or unreasonably and so didn't think Nationwide needed to do anything more.

Mr E disagreed and thinks that Nationwide could've communicated the changes better by sending leaflets to members who live within a five-mile radius. Mr E questions if it is known that a particular time of year or day is going to be busy why Nationwide didn't spread the load over two days or hire more staff rather than cause the chaos it did and doesn't believe Nationwide has done anything to rectify the problem.

Mr E has asked for an ombudsman's 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 hope that Mr E won't take it as a discourtesy that I've described and condensed his complaint in the way that I have. Ours is an informal dispute resolution service, and I've concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that.

And the crux of Mr E's complaint is regarding the change - and notification of - the opening hours of one of Nationwide's branches and the service Mr E received when attending branch.

It might be helpful for me to say here that, I don't have the power to tell Nationwide how it needs to run its business. I can't dictate what hours it must be open or what services it provides, and nor can I tell it how many staff it needs to employ or what training they need or when this should take place. These are commercial decisions and not something for me to get involved with.

Nationwide – as it is entitled to do - took the decision to change the opening hours of one of its branches. And while I wouldn't tell Nationwide what hours it needs to operate, I would expect it to make a reasonable attempt to communicate any changes to its members.

Nationwide have confirmed that in the weeks leading up to the change in branch opening hours that this change was communicated to its members via information leaflets inside branch and that any of its registered members with support needs would've received a phone call.

I accept Mr E – who didn't have any registered support needs with Nationwide and hadn't seen the leaflet - was caught out by this change and made a wasted trip to branch and that is unfortunate.

But although I accept Nationwide could've written to all its members about the changes – within a five-mile radius as suggested by Mr E – it doesn't automatically follow that the approach Nationwide took was unreasonable. I say this as I think those Nationwide members who regularly attend branch and would be the most likely to be affected by any

opening hour changes would've likely visited a branch in the weeks prior to the change and received a leaflet or been told about it in branch.

And as Nationwide contacted its members directly that were registered as needing support regarding the changes, I don't think Nationwide have acted unreasonably or unfairly in how it chose to notify its members of the changes as it directed its communications to those that were most likely to be affected.

And nor can I say Nationwide was wrong or unreasonable in taking the decision to close one of its branches on certain days or delay its opening hours to train its staff. Ultimately, as has already been explained, the decision taken by Nationwide is a commercial decision and not something that I can look at or help with. I can't tell Nationwide where it should operate, nor can I force Nationwide to keep providing a service from a particular location.

I appreciate that Mr E may have been both inconvenienced and frustrated by this – and Nationwide have acknowledged it was a busy time of year and particularly the day in question. But Nationwide has no control regarding how many customers are going to require its services at any given time or how the availability of third-party services may impact this and so I don't think it would be fair to hold it responsible for this.

Finally, I also accept that due to the branch being so busy when Mr E visited that the service he received may not have been what he was expecting. And due to this he may well have inadvertently aired his frustrations in a way that Nationwide staff found intimidating. I understand Mr E would like Nationwide and this service to view the CCTV from the event but having considered both Mr E and Nationwide's views on the matter, I don't think this would add anything of use. As I understand it there is no audio and I'm not persuaded I'd get a full picture or better understanding of what has already been described to me by both parties.

Things don't always go smoothly and as Mr E was able to have his cheque paid in and backdated as he'd requested – though I accept this mightn't have been made clear to him at the time – I don't think there is anything more Nationwide needs to do.

### **My final decision**

For the reasons I've explained I've decided not to uphold Mr E complaint against Nationwide Building Society.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 31 October 2025.

Caroline Davies  
**Ombudsman**