

## **The complaint**

Mr M complains that when he attempted to close an account for one of his grandchildren, he was given conflicting information and received poor customer service from Nationwide Building Society.

## **What happened**

Mr M opened Junior Individual Savings Account's (ISA's) with Nationwide Building Society for each of his four grandchildren. When he wanted to close the ISA for his third grandchild, whom I'll refer to as C, he visited a branch which told him his request would be actioned. But Mr M then visited a more local branch and was told that no ISA existed for C. At another branch, Mr M was told he had closed the account for C in 2018. Mr M raised a complaint with Nationwide which it responded to on 3 February 2025.

It said the information Mr M had been given at all its branches was correct and so the complaint wasn't upheld. Mr then referred his complaint to the Financial Ombudsman Service where an investigator considered the merits of the complaint.

The investigator concluded that Nationwide had acted fairly and reasonably and so didn't have to do anything further. In brief, they said there was no evidence that an ISA had been opened in C's name and that the only account in their name wasn't an ISA. They also found that Nationwide hadn't given incorrect information. Mr M remained unhappy and asked for his complaint to be reviewed by an ombudsman. So, it's been 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.

Mr M will notice that the items I'm addressing in this decision don't include all those things he's mentioned on the complaint form he completed for this service. That's because I can only look at matters which have been raised with the business (Nationwide) and which it's had the opportunity to respond to through a final response.

So, the only matter I can consider here is that which was raised in the initial letter of complaint – the misinformation given at the various branches Mr M visited when he wanted to close an account. If there are other issues Mr M wants to complain about, he should contact Nationwide in the first instance and then, if he's unhappy with their response, bring the new complaint to this service for investigation.

I'm looking at this complaint in three parts. Firstly, is there evidence a Junior ISA was set up in C's name? Secondly, is there evidence duplicate payments were made to an alternative account? And thirdly, was Mr M given incorrect information at the branches he visited?

### *Was a Junior ISA set up in C's name?*

Mr M is adamant that when his third grandchild, C, was born, he set up a Junior ISA for her

with Nationwide. Nationwide on the other hand says that the account opened around C's birth was a Smart Limited Access Account.

I've looked at the list of accounts which are held, and have been held, by Mr C with Nationwide. This shows that a Smart Instant Account was opened on 10 November 2006 (around a month after C's birth) with an opening cheque deposit of £100. A further transfer of £25 was paid in on 18 December 2006. This account was closed on 4 September 2014 when the balance stood at slightly more than £497. This was transferred to a Smart Limited Access Account with Nationwide again in the joint names of Mr M and C. A transfer of £790 was made from this account to Mr M's personal account with Nationwide on 9 February 2018. This account remains open but is now in the sole name of C.

A further account was opened on 4 September 2014 and closed on 9 September 2014. No transactions were ever made on this account.

Given the above, I am satisfied that a Junior ISA account was not opened for C and that the monies paid into the account set up around the time of C's birth have been properly accounted for.

*Is there evidence duplicate payments were made into an alternative account?*

I've looked at statements issued on the account held by Mr M and his fourth grandchild. These show payments made by bill payment (i.e. manually made rather than being automated). There are bill payments set up for both C and Mr M's fourth grandchild.

That being the case, I can't say that Nationwide has done anything wrong by crediting money to the account details input by Mr M.

*Was Mr M given incorrect information when he visited Nationwide branches?*

As part of its own investigation, Nationwide reached out to each of the branches Mr M visited who provided their testimony of what happened.

Its very difficult for me to say with any certainty what was actually said. There are no contemporaneous notes, only recollections by the staff members and Mr M. And recollections of events do vary.

Mr M says in his complaint letter to Nationwide that:

- 1) He never withdrew any money from the accounts held for his grandchildren
- 2) Mr M was told C didn't have an account and double payments had been made to Mr M's fourth grandchild.
- 3) After his visit to the second branch, he could no longer view the account for C
- 4) Mr M was told by a third branch that the account had been closed in 2018 with the balance transferred to Mr M's current account.

I've already covered the issue of the transfer of funds in 2018 to Mr M's account and so I won't repeat that detail again here.

Mr M was told that two payments had been made on 26 December 2023 for £50 and £25. That information is correct when looking at the statements. But this isn't a mistake by Nationwide as the payments were made as bill payments by Mr M and not automated

payments. That branch also confirmed the bill payment details set up for C called Pocket Money, were to an account not held by Nationwide.

Once Mr M had asked for C's account to be placed in their sole name, it's right that he would no longer see it on his list of accounts.

The only mistake I can see is that Nationwide told Mr M initially the account for C had been opened in 2014 not 2006. Nationwide has accepted this error and apologised. I think that's enough in the circumstances.

Overall, based on the evidence I have, I'm not persuaded that Nationwide gave Mr M significantly incorrect information.

### **My final decision**

For the reasons I've given above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 7 May 2026.

Stephen Farmer  
**Ombudsman**