

## **The complaint**

Mr M complains about the service he received from Nationwide Building Society (NBS) when he contacted it for information about a payment. Mr M also complains NBS placed an alert on his profile.

## **What happened**

Mr M contacted NBS in late September 2025 as he wanted to enquire about the status of a Bankers Automated Clearing Service (Bacs) payment he was expecting into his account. Mr M made various calls over the next few days to NBS about this payment.

Mr M firstly complains about the automated system at the beginning of the calls, which he said took several minutes to navigate through and didn't work correctly.

He also complains about the customer service he received when he spoke with advisers, who he thought were insufficiently trained and provided incorrect information about the Bacs transfer process. He explained the poor automated system caused him to be frustrated and upset before he spoke to any advisers.

Mr M doesn't accept NBS couldn't provide information regarding the payment before it reached his account stating it was unacceptable. Mr M complained NBS said Bacs payments could take between three and five days, when such payment should only take three days.

Mr M also complains about how he was dealt with by a named complaint handler and that this individual didn't consider how he felt and they lacked compassion.

Mr M said he had apologised to the complaint handler. He therefore believes any alert on his profile should be removed. He also wants an apology for it being added.

NBS wrote a final response letter. It said its advisers had tried to explain to Mr M why it provides a time frame of three to five days for Bacs payments. NBS explained it is its policy to provide this time frame when asked as this covers weekends and bank holidays.

NBS said it understood the payment had gone into Mr M's account within three days. Mr M said the payment had been initiated on 22 September and the payment reached his account in the early hours of the 25 September. NBS said the payment reaching Mr M's account late on 24 September.

NBS said it had listened to the calls Mr M had made to it and didn't agree its advisers had been inefficient, provided poor service or failed to act in a polite and professional manner.

NBS explained why it considered Mr M's behaviour had breached its policy and the effect Mr M's behaviour had on advisers. NBS maintained its position and said the alert would remain on his NBS profile for the next six months.

Our investigator didn't think NBS needed to take any further action. They didn't find NBS had made an error, whilst they accepted Mr M had been frustrated by the automated service, they explained telephone banking won't always be as quick as Mr M may wish it to be.

They didn't find evidence to support the allegations Mr M had made regarding the advisers he spoke with and didn't recommend upholding this, or any other part, of Mr M's complaint. Our investigator didn't think it was unreasonable or unfair to place an alert on Mr M's profile.

Mr M disagreed with our investigator's recommendation explaining he didn't think our service had considered the difficulty he had had with the automated verification process. Mr M didn't think we had considered his feelings in our recommendation.

As Mr M rejected our investigator's recommendation, his complaint has been passed to me to make a final 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 was sorry to hear of the difficulties Mr M had when contacting NBS. I have listened to the calls and have no doubt Mr M was clearly frustrated with the automated system, the information NBS provided and the service he received.

I appreciate how strongly Mr M feels about his complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

I would assure Mr M I have listened to the calls on file before making my final decision, I have also carefully considered NBS's response and Mr M's most recent submissions following our investigator's view.

Having listened to the calls, particularly the first calls on 23 September, I haven't found the service provided by the call handlers to be poor, unfair or unreasonable considering the circumstances. The conversations were clearly difficult, but I am satisfied throughout all the calls the advisers allowed Mr M time to make his points and responded to his questions. It does appear Mr M wasn't satisfied with the responses he received, particularly regarding the three to five days answer regarding the Bacs payment.

NBS has explained why it provides this answer, which I have explained above. Whilst I appreciate Mr M doesn't think this is accurate, I am not persuaded it is materially misleading. NBS accepts most Bacs payments will clear in the usual three-day period but provides a three-to-five-day timeframe to cover all eventualities, such as weekends and bank holidays. I'm therefore not persuaded this approach is misleading or unreasonable and can see the reason for it.

Importantly, Mr M said in one call the Bacs payment had reached his account overnight, and he saw the funds in his account in the early hours of 25 September. NBS said the funds went in before midnight on 24 September. NBS advised Mr M the payment would be in his account within three to five days on 23 September, and the funds reached the account on 24 September, with the payment being made on 22 September, so within the three days Mr M expected.

Mr M was unhappy NBS couldn't tell him the funds were '*pending*' on the 23 September and thought strongly NBS should be able to see the payment. I have looked at the terms and conditions associated with payments and can't see this is a service NBS specifically say they offer. I therefore can't uphold this part of Mr M's complaint. I note NBS also asked Mr M to forward any such guidance he referred to, but I haven't seen any evidence presented by Mr M regarding this.

In summary, the evidence shows NBS provided accurate information to Mr M about its processes and the Bacs payment arrived in the time frame it should have.

With regards to the initial automated system NBS has in place for calls, many financial businesses have such processes in place to automatically screen and direct calls to the appropriate department. Having such a system in place is a business decision NBS is entitled to make. I note Mr M apparently got through the system and managed to speak to an

adviser, so whilst he may not like the process of using automated systems, I can't reasonably find NBS did anything wrong here.

With regards to the alert, I have listened carefully to the calls and considered the reasons NBS provided for the alert being added. Firstly, I am satisfied the comments NBS made its decision on were accurate representations of what Mr M said. Secondly, I am satisfied these comments, which are a matter of record, could have reasonably warranted the action NBS decided to take.

I am therefore satisfied, on balance, this alert wasn't unreasonable of NBS.

I therefore do not uphold this complaint. I appreciate Mr M is likely to be disappointed with my decision, and I would like to acknowledge Mr M apologised to NBS during the complaint process explaining the reasons for his frustration. I trust I have explained why I can't reasonably find NBS must take any action in these circumstances.

### **My final decision**

For the reasons I have given, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K and Mr M to accept or reject my decision before 19 February 2026.

Gareth Jones  
**Ombudsman**