

## **The complaint**

Mr L complains about incomplete and misleading information provided by Nationwide Building Society about transactions on his current account, and about customer service in a branch.

## **What happened**

Mr L banks with Nationwide. He complained that when reviewing transactions on his account, payments to and from other Nationwide accounts only showed the account number and sort code – not the account name. He also complains about how Nationwide handled his concerns, including that confusing or misleading messages were left on his voicemail, and that he was addressed by the wrong name – which he is concerned may be a data breach. He said that phone calls were also cut short or cut off.

Nationwide said that its system was set up in such a way that transfers from other Nationwide accounts only showed account numbers and sort codes, and it couldn't change that for Mr L, though it had noted his feedback. It said that if Mr L wanted more detail about a particular transaction he could call and ask. It said that some phone calls were with branch staff and so weren't recorded.

Nationwide said that in some cases calls had ended because staff had other booked appointments and had told Mr L at the start of the conversation that there was limited time available. And it said that on one occasion Mr L had been cut off in the process of being transferred from one call handler to another, though that didn't appear to be because of a problem on Nationwide's side.

Mr L wasn't happy with that. He said there were systemic issues – not recording calls with branch staff left customers vulnerable to denial and misrepresentation because conversations couldn't be checked. There were issues with Nationwide's payment functionality and he had been given inaccurate information about it. He had had a series of poorly handled phone calls and garbled voicemail messages, and been subject to poor complaint handling.

Our investigator said that while Nationwide's system wasn't operating in the way Mr L wanted, he couldn't require it to change that. He didn't think there was evidence of a data breach. Not all calls with Mr L were recorded, but he had heard a recording where a confusing message was left. He said Nationwide should pay Mr L £75 for the distress and inconvenience caused.

Nationwide accepted that but Mr L didn't. He said £75 didn't fairly reflect Nationwide's failings and the impact of the situation on him.

## **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'm sorry to hear that Mr L is unhappy with how Nationwide displays transactions on his current account. That's the way Nationwide's system is configured, and while I understand why Mr L would want it to be different, I don't think Nationwide has acted unfairly. It has explained how he can find out more information on specific transactions if he needs to. And in any case it seems Mr L has now switched his account to another bank, so this won't cause him any issues in the future.

I don't think it's unreasonable that Nationwide doesn't routinely record calls with branch staff. There's no obligation on it to do so. But once a complaint is escalated to its central complaint function, those calls are recorded.

That does mean, however, that not all the calls relevant to this complaint have been recorded. So I've had to take into account both Mr L's testimony and the testimony of the branch staff he spoke to. I don't think it was unreasonable that a staff member brought a call to an end when she had other commitments, and other customers waiting, having previously warned Mr L that she would need to do so.

On the calls I have been able to listen to, I've heard no evidence of Mr L being deliberately cut off. There was a call when a call handler on the banking enquiries line attempted to transfer Mr L to the complaints team, and while Mr L was on hold the call dropped. But there's no evidence that this was because of a technical fault, or human error, on Nationwide's part. In any case the staff member Mr L did want to speak to wasn't available at that time so he wouldn't have been able to speak to her even if the call hadn't dropped. But a message was left for her that Mr L had called, as I'd expect.

I have heard a recording of a voicemail left for Mr L. It's very short. A member of branch staff leaves a message that she had called and asks Mr L to call back. She then starts to give the number to call, but breaks off – having forgotten, or being uncertain, of which number to quote. She asks a colleague for assistance, but then the message ends before the full and correct number to call back is given.

I can understand why Mr L found this frustrating and inappropriate. I'd expect a staff member to either know the number to give customers, or to have it to hand to refer to. But this didn't cause Mr L more than brief annoyance or inconvenience. There's no suggestion of any financial loss, or that he was unable to get in touch with Nationwide by other means, as a result of it. Nationwide has now agreed to pay £75 compensation and I think that's fair.

### **My final decision**

My final decision is that Nationwide Building Society should pay Mr L £75 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 5 January 2026.

Simon Pugh  
**Ombudsman**