

The complaint

Mr K complains that he cannot access historic bank statements using the online service for his Nationwide Building Society current account.

What happened

Mr K spoke with Nationwide as he was having difficulty downloading certain historic bank statements. Nationwide said that a branch could provide him with a copy, but Mr K said it needed to be in an electronic format.

Nationwide responded to Mr K's complaint in June 2025. It said it had tried to help Mr K, and that it would need evidence of the problems he was experiencing. Mr K didn't provide any further information to Nationwide and referred his complaint to our Service instead.

One of our Investigators considered the complaint. She initially thought Nationwide hadn't done anything wrong. Following her assessment, Mr K provided a video showing his inability to access certain statements.

Our Investigator provided this to Nationwide on multiple occasions. But Nationwide didn't respond or provide any further comments to the video. Our Investigator reassessed the complaint and thought Nationwide should provide these statements as soon as possible to Mr K, and recommended it pay £100 compensation for the time this problem has taken to resolve.

Neither Mr K nor Nationwide accepted this. Mr K didn't think £100 compensation was sufficient. Nationwide didn't agree it was responsible for delays in resolving the matter and said it was still waiting for a copy of the video to be provided by our Service. The complaint has now 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.

When Mr K first complained, Nationwide asked him to provide further information so that it could investigate the issue with his online banking service further. However, Mr K wasn't willing to cooperate.

I've listened to the calls between Nationwide's complaints team and Mr K. I'm satisfied Nationwide was trying to help Mr K. However, Mr K simply wasn't willing to assist Nationwide in its investigation. I don't think any of the information Nationwide was requesting from Mr K was unreasonable, or an arduous request.

It should've been very simple for Mr K to provide the information requested. And I can see why Nationwide's investigation would've been hampered by his refusal to provide it. I can't therefore agree Nationwide did anything wrong when Mr K asked it to help with this problem.

I'd also note that the tone, manner, and some of the language used by Mr K was what I

consider unacceptable, and far beyond what Nationwide's staff are entitled to expect. So I don't think it was unreasonable for Nationwide's staff to terminate the calls, as they did on multiple occasions, given the manner in which Mr K spoke with staff. This further prevented the issue being resolved. I'm therefore satisfied that Nationwide was trying and willing to help Mr K at the time, but he wasn't willing to cooperate with this.

Since the matter has been referred to our Service, Mr K has provided a video showing that he's unable to access the statements he's complaining about. I see no reason why Mr K couldn't have provided this at the time he was complaining to Nationwide. And, had he done so, I think it's likely Nationwide could've resolved this issue sooner.

However, since receiving this video, it's clear Mr K still cannot see the statements being complained about.

I can see from our file that our Investigator has sent the video from Mr K to Nationwide on eight occasions. And she has chased a response multiple times. Nationwide has typically sent us generic update emails, and on occasion has responded to some of the chaser emails asking for the video to be resent.

More recently Nationwide has more often than not simply not responded. Since the case was referred for an Ombudsman's decision, Nationwide has asked again that we resend the video. It seems highly unlikely that Nationwide hasn't received any of these emails. In fact, it's responded to some emails containing the video asking for the video to be sent again. Nationwide knew the video was expected. If it hadn't been received or was unable to access this, Nationwide should've let us know sooner.

As I've said, the evidence Mr K has shown does prove that he's unable to access certain months statements via his online account. So Nationwide will now need to investigate this.

I've now asked our Investigator to provide the video by Egress today. If Nationwide doesn't receive this within the next week, it will need to let the investigator know. It may also need to raise this issue with its IT department given how many times this video has now been sent. But Nationwide should accept that Mr K is correct in his complaint that he cannot see the statements he says he can't.

Because of the delays in responding to our Service, this has prolonged the matter being resolved for Mr K. And he is still without his statements. As I've explained, I do think Mr K could've potentially helped to resolve this sooner had he been willing to cooperate with Nationwide, but Nationwide is responsible for some more recent delays. So I'm satisfied it's reasonable for Nationwide to make a modest payment of compensation for the recent delays.

Putting things right

Nationwide should provide copies of the statements Mr K has requested as soon as possible. It should also investigate why Mr K is unable to view these statements via his online account.

Nationwide should also pay Mr K £100 compensation for the distress and inconvenience the recent delays have caused him.

My final decision

I uphold this complaint and direct Nationwide Building Society to put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 23 February 2026.

Rob Deadman
Ombudsman