

## **The complaint**

Mr H is unhappy with the customer service he received from Nationwide Building Society.

## **What happened**

Mr H rang Nationwide on 4 April 2025. He said he wanted to deposit money into his Nationwide account from an account he held with a different provider, using his debit card. Nationwide's agent said this wasn't possible, and made suggestions of other ways Mr H would be able to transfer money into the Nationwide account.

Mr H said he was sure he'd been able to do this in the past, and as the call progressed he told Nationwide's agent he was unhappy with how they were handling the call, and asked to speak to a manager. Nationwide's agent said they could raise a complaint about Mr H's dissatisfaction, and transfer the call to a different agent.

The call was transferred to another agent. Mr H repeated what he wanted to do. This agent told Mr H the same thing – that Nationwide couldn't facilitate what Mr H wanted to do over the phone. The call then abruptly ended.

On 15 April 2025 a Nationwide representative called Mr H to discuss his concerns. The representative said they were aiming to call Mr H with an outcome on 17 April 2025, but Mr H said this wouldn't work as he would be at hospital for much of the day. He said he wasn't in a particular rush and would be happy to discuss matters the following week. Nationwide's agent wasn't sure if this would be possible. They said they'd need to speak to their manager, and agreed to send Mr H an e-mail with an update.

Mr H didn't receive that update, instead he was contacted by another of Nationwide's representatives the following day. Nationwide then issued a final response letter dated 17 April 2025. In this, Nationwide said its agents had given correct advice on 4 April 2025 about not being able to facilitate the payment from a different provider. However, Nationwide agreed that some of its service had fallen short during the calls on that day, and it offered Mr H £75 to say sorry. Nationwide told Mr H he could refer his concerns to the Financial Ombudsman Service.

Mr H didn't accept this outcome and was unhappy with how Nationwide had dealt with his complaint. There was further correspondence between Mr H and Nationwide about what happened, resulting in Nationwide increasing its offer of compensation to a total of £150. Mr H remained unhappy and referred his concerns to the Financial Ombudsman Service.

An Investigator here issued an assessment of the case. In summary, they said they couldn't consider the parts of Mr H's complaint that were to do with how Nationwide had handled his complaint, because that wasn't a regulated activity and therefore not something our Service was able to consider. They said they thought the £150 compensation was fair to reflect where Nationwide's service had fallen short.

Mr H disagreed and thought the compensation should be higher. As the matter remained unresolved, it was passed to me to make a 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.

Having done so, I've reached the same overall outcome as the Investigator. Before I explain why, I want to set out the purpose of my role. It isn't to address every single point that's been made to date. Instead, it's to decide what's fair and reasonable given the circumstances of this complaint.

For that reason, I'm only going to refer to what I think are the most salient points when I set out my conclusions and my reasons for reaching them. But, having considered all of the submissions from both sides in full, I will continue to keep in mind all of the points that have been made, insofar as they relate to this complaint.

Mr H is unhappy with the service he received during the calls on 4 April 2025 and after – in terms of Nationwide's subsequent handling of his complaint.

The Investigator said they couldn't consider any of the points Mr H raised about the way in which Nationwide handled the complaint – on the grounds that complaint handling isn't a regulated activity. I don't think that's quite right. Whilst it's true that complaint handling in isolation isn't a regulated activity, the origin of Mr H's dissatisfaction was the calls that took place on 4 April 2025. That does relate to a regulated activity. That issue remained unresolved until at least when Nationwide issued the first final response letter on 17 April 2025. As such, I'm satisfied I can take account of the customer service Mr H received until at least that point.

I've listened to the calls between Mr H and Nationwide's agents on 4 April. I agree with Nationwide's conclusion that whilst its agents gave Mr H correct information in terms of not being able to facilitate what he wanted over the phone, there were elements of poor service, including the call with the second agent abruptly ending and no-one calling Mr H back.

During the call between Mr H and one of Nationwide's representatives on 15 April 2025, the representative undertook to provide Mr H with an update, after they'd spoken with their manager to discuss timescales for dealing with the complaint. Nationwide's representative says they drafted and attempted to send an e-mail update to Mr H to explain that a colleague would be contacting him the next day, but that the e-mail failed to send. I can see the agent subsequently apologised to Mr H for this.

Mr H was expecting an update and I can understand not getting one, and instead receiving contact the following day from a different Nationwide representative, would've been frustrating. Mr H didn't agree with the second representative's evaluation of his complaint, and he wanted to speak to the representative he'd originally spoken with. However, Nationwide issued its final response letter on 17 April 2025.

From the point Nationwide issued that final response letter on 17 April 2025, Mr H had been made aware he could refer his concerns to the Financial Ombudsman Service if he wanted to.

Instead of referring the matter to the Financial Ombudsman Service at that point, Mr H chose to continue to engage with Nationwide about his concerns.

It's clear that Mr H is frustrated with how Nationwide dealt with his concerns from that point forwards, however I don't find that Nationwide acted unfairly. I can see that Mr H wanted Nationwide to deal with things in a certain way – he wanted to speak to the representative

he'd first spoken with on 15 April 2025, asked for a manager to call him, and asked for the contact details of Nationwide's Director of Customer Services (to arrange a call to discuss matters).

However, I don't consider there was anything obliging Nationwide to agree to any of those things, just because Mr H said that's what he wanted to happen. Nationwide had given its final response and told Mr H he could refer his concerns to the Financial Ombudsman Service if he wanted to.

The question then becomes whether £150 represents a fair amount of compensation to reflect what I consider went wrong and the impact of that on Mr H. I find it does.

This amount of compensation reflects a situation where there have been a number of small errors, requiring a reasonable amount of effort to sort out. I consider that reflects what happened here and is a suitable amount to reflect the impact on Mr H.

### **My final decision**

My final decision is that Nationwide Building Society needs to pay Mr H a total of £150 in compensation. If Nationwide has already paid some or all of this to Mr H, it can deduct this from what it still needs to pay.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 24 February 2026.

Ben Brewer  
**Ombudsman**