

The complaint

This complaint is about Mr F's mortgage with Nationwide Building Society. He's unhappy with the delays and poor service he experienced when applying for a further advance.

What I've decided – and why

The details of this complaint are well known to both parties so I won't repeat them again here. Instead I'll give the reasons for my decision. Although I've read and considered the whole file I'll keep my comments to what I think is relevant. If I don't comment on any specific point it's not because I've failed to consider it but because I don't think I need to comment on it in order to reach what I think is the right outcome in the wider context.

We don't replicate the work of the courts. Whilst statutory, our scheme is intended to provide swift outcomes to disputes between business and the customers, with a minimum of formality.

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

This isn't a complaint where I have to decide fault; Nationwide has already admitted that, apologised, and offered compensation. What I do have to decide is how things should be put right.

Assessing fair compensation for people's time, trouble and upset is not an exact science; everyone perceives things, and reacts to them, differently. One person's minor annoyance is another significant and stress-inducing inconvenience. It's all about the individual, and their personal circumstances. That's why the guide we publish on the subject incorporates ranges rather than tariffs.

In its initial response to the complaint, Nationwide offered Mr F £175 compensation. Our Investigator thought that to be too low and recommended it be increased to £350. Nationwide agreed to this, but Mr F argued it should be in the region of £500 to £750. In an effort to mediate an informal settlement, the Investigator persuaded Nationwide to increase its offer to £500, but Mr F still believes that's too low.

Overall, and taking into account everything both parties have said and provided about the delays and the impact on Mr F, I think the current sum of £500 is fair and reasonable in all the circumstances, and that is what I have decided to award.

My final decision

My final decision is this complaint should be resolved fairly and reasonably by Nationwide Building Society paying Mr F £500 in full and final settlement. I make no other order or award.

My final decision concludes this service's consideration of this complaint, which means I'll not be engaging in any further consideration or discussion of the merits of it.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 3 March 2026.

Jeff Parrington

Ombudsman