

The complaint

Miss A and Mr R complain Nationwide Building Society (Nationwide) had a service issue which disrupted access to their account. They further complain about the way Nationwide handled their complaint. As Miss A has raised the complaint, I will refer to her in my decision.

What happened

Miss A states she experienced issues logging into her online banking account during the evening of 27 February and also attempted to login on the morning of 28 February but experienced further issues.

Miss A raised a complaint to Nationwide on the same day, stating this delay meant she was unable to credit her child's school account. Nationwide contacted Miss A to discuss the complaint and ask for further details. This included asking her to confirm which payment had been impacted and what device she was using to login.

Nationwide didn't uphold Miss A's complaint. It confirmed it experienced some system issues on the morning of 28 February which impacted making payments but confirmed its system records attempts to log in to online banking, and confirmed Miss A had been able to login successfully when she tried to do so.

Miss A was unhappy with this response, brought her complaint to this service and an investigator looked into things.

The investigator didn't agree Miss A had been impacted by the system issues. They also acknowledged the service received throughout the complaints process and felt the apology offered was appropriate.

Miss A was unhappy with this outcome, stating her evidence demonstrates she experienced issues and asked for an ombudsman to decide things.

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 know this will come as a disappointment to Miss A, but I'm not upholding the complaint.

Firstly, Miss A has stated her complaint has been handled differently to a separate complaint Mr R raised regarding the same issue. It's important to note that I can only look at this case and its individual merits.

Nationwide have confirmed whenever a customer attempts to login, or successfully logs in, an audit trail is created. It has provided evidence which demonstrates two attempts to login were made on 27 February, one at 20:09 which was unsuccessful and another at 20:35 which was successful.

Miss A has provided evidence to show she received three one-time passwords (OTP) at the same time, all received at 20:30. These OTP's are part of the security verification to allow a consumer to access their online banking account.

Whilst this may indicate there had been a delay, the evidence confirms Miss A was still able to login successfully that evening at 20:35. As this login was shortly after the passcodes were received, I think Miss A was able to access her account. She has also confirmed she made a payment transfer of £600 that evening, so I think she was able to make payments and transfers.

Nationwide has confirmed it did experience system issues on the morning of 28 February, which impacted payments being made. However, it has evidenced Miss A didn't attempt to login or make any payments during this affected time. It has also confirmed a customer is unable to progress through the login process without a record of this through an audit trail. Therefore, I don't think Miss A was impacted by these system issues.

When raising her complaint, Miss A stated she only wanted to be contacted by email, not by telephone, however Nationwide attempted to call her. Miss A has stated the number it called is set aside for emergency calls as this needs to be left available.

I think Nationwide realised its mistake and followed this up through the correct communication method in sending an email which included an apology, and I think that's reasonable.

Miss A also feels the communication through email with Nationwide was poor, with more emails than she thought were necessary. I have reviewed these and whilst I agree Miss A had to repeat some information on one occasion, as her complaint was transferred from the webchat team to the complaints handling team. Whilst this may have been an inconvenience to Miss A, I think Nationwide were trying to gather the necessary information to understand her complaint and what outcome she was seeking.

As explained, I am reviewing this complaint on its own merits and it's not my role to compare this to other complaints or cases. My role is to assess whether Nationwide acted fairly and reasonably in the circumstances of this complaint, and I think it did.

I think Nationwide responded to Miss A swiftly after raising her complaint and have demonstrated she was able to login to her online banking successfully when she requested to do so.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A and Mr R to accept or reject my decision before 20 May 2026.

Hannah Edmondson
Ombudsman