

## **complaint**

Miss H complains about the service that she's received from Nationwide Building Society in connection with its refer-a-friend scheme.

## **background**

Miss H opened an account with Nationwide in November 2017 and claimed £100 under its refer-a-friend scheme. She didn't receive the payment so complained to Nationwide. It sent her its final response letter in January 2018 in which it said that only one direct debit had been transferred to her new account so she didn't meet the criteria for the scheme. But it paid her £50 compensation.

Miss H's mother opened an account with Nationwide in November 2018 and Miss H claimed £100 under the same scheme. She hadn't received the payment so she complained to Nationwide and to this service in January 2019. Nationwide said that it made the £100 payment in January 2019 and it paid her £60 compensation for the delay and for the customer service that she'd received.

Her complaint to this service was about both payments. But the investigator said that he couldn't consider her complaint about the payment claimed from November 2017 because Miss H had complained to this service more than six months after the date of Nationwide's final response letter. But he said that he could consider her complaint about the other payment.

He didn't recommend that the complaint about that payment should be upheld. He said that Nationwide had accepted that there were delays in making the payment but it was paid to her in January 2019 and it also paid her £60 to compensate her for the distress and inconvenience caused by its poor service. He was satisfied that Miss H wasn't out of pocket as a result of the delay in making the payment and he thought that £60 was a fair and reasonable amount of compensation.

Miss H has asked for her complaint to be considered by an ombudsman. She says, in summary, that Nationwide lied to her, said that it was nothing to do with it and didn't apologise. She says that £60 might be acceptable to cover the delay but what about the customer service? She says that her mother got an apology and more compensation. And she says that Nationwide has delayed the incentive payment on two occasions.

## **my findings**

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

Miss H didn't complain to this service about the payment claimed from November 2017 until more than six months after the date of Nationwide's final response letter - and I agree with the investigator's conclusion that this service can't consider that part of her complaint. Miss H has accepted that she missed the deadline but has asked for the other part of her complaint to be investigated.

Miss H's mother opened an account with Nationwide in November 2018 and Miss H claimed £100 under the refer-a-friend scheme. There was a delay in Miss H receiving the payment

but it was made to her in January 2019. In its final response letter Nationwide's representative said:

*"I was genuinely sorry to hear about the distress and frustration that has been caused to you", and:*

*"I apologise for how this made you feel, this wasn't our intention".*

And it paid her £60 compensation for the delay in the payment and the customer service that she'd received.

Miss H says that her mother received an apology and more compensation. But this service considers each complaint on its individual merits and the compensation it was for Nationwide to decide on the compensation that it paid to Miss H's mother – and Miss H wouldn't necessarily receive the same amount of compensation. Nationwide did apologise to Miss H, she did receive the £100 and she was paid an additional £60 compensation.

I'm not persuaded that there's enough evidence to show that Nationwide lied to Miss H. And I consider that the apology, payment of £100 under the scheme and £60 compensation is a fair and reasonable outcome in these circumstances. And I find that it wouldn't be fair or reasonable for me to require Nationwide to pay any further compensation to Miss H or to take any other action in response to her complaint.

### **my final decision**

For these reasons, my decision is that I don't uphold Miss H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 14 February 2020.

Jarrold Hastings  
**ombudsman**