

complaint

Miss B complains that Nationwide Building Society could not accept her request online to issue a cheque resulting in financial loss.

background

Miss B tried to use the Nationwide online system to order a cheque to be sent to her. She could not do so. She spoke to a member of staff. She said she wanted to pay the road tax for her vehicle and could only do this by cheque or postal order. She did not want to pay a fee for a postal order. So a cheque book was sent out to her. She says that, as this took a week to reach her, she could not pay the road tax in time resulting in her car being clamped and costs of £260. She has also mentioned costs of £47 for not registering the vehicle. Nationwide paid her £60 as a gesture of goodwill

The adjudicator did not recommend that the complaint be upheld. He said that:

- He'd understood from the complaint form and listening to the call Miss B had with Nationwide that she'd wanted to pay the road tax. And this could be paid in a number of ways. But Miss B had told him that she meant to say that she had to register the vehicle first before paying the road tax. And he accepted that the registration fee could only be paid by cheque or postal order.
- As a result Miss B would have needed to wait for the cheque in the same way that she waited for the cheque book. So her car may still have been clamped.
- He appreciated Miss B said she had been in hospital around this time for major surgery. But he did not think Nationwide had made a mistake.

Miss B did not agree. She said that while she was in hospital the last thing on her mind was contacting Nationwide. The £60 paid does not even cover her costs, let alone the inconvenience.

my findings

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

I'm sorry to hear that Miss B was in hospital. I don't know when she first needed to register this vehicle herself and how long she had to do so. But she indicates she was a day late in being in a position to make the payment by cheque. I can see on her credit card statement the higher resultant payment of £260 she refers to that she made on 3 July 2017.

Miss B did not have her own cheque book. If she wanted to pay by cheque either an individual cheque needed to be sent to her or a new cheque book. There was no guarantee when she would receive either. The issue with ordering the cheque online seemed to be later found related to the internet browser she was using. Nationwide told her about the expected timescale for the cheque book. I don't have a basis to find it made a mistake. So I'm afraid I won't be asking it to do anything further.

my final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 4 June 2018.

Michael Crewe
ombudsman