

complaint

Mr S is unhappy that Nationwide Building Society introduced a policy preventing individuals other than the named account holder to deposit money in branch.

background

Mr S says that his wife has been going into branch, on his behalf, to deposit money into his bank account for a number of years. Nationwide introduced a policy in early 2018 not to allow third party cash deposits in branch. This decision affected Mr S because he says that due to his work commitments he's unable to easily visit a branch to make cash deposits into his account.

Nationwide says it didn't take the decision to introduce this policy lightly. But it was necessary to protect Nationwide, and its members, to prevent things like money laundering. So whilst it understood the impact this policy might've had on Mr S, it didn't think it had acted unfairly.

Mr S complained to us but our investigator didn't uphold his complaint. Ultimately, our investigator didn't think it was our role to tell Nationwide to change its policy. Mr S doesn't accept that view. So his complaint has been passed to me to look at everything afresh.

my findings

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 don't uphold it.

I appreciate Mr S will be disappointed by my decision. It looks like he's been put to inconvenience by the introduction of this particular policy. But we are not the regulator of banks and building societies. So I can't fairly ask Nationwide to change this particular policy.

Nationwide says that people would've been told about the introduction of this policy when visiting the branch to make cash payments. I don't know whether Mr S, or his wife, were told about the policy before it was introduced. It would've been helpful if they had been aware before Mr S's wife tried to deposit money in March 2018. But I've seen nothing to suggest that Mr S lost out by his wife not being able to make a deposit the first time after Nationwide's policy was introduced. So I'm not asking Nationwide to do anything.

Mr S also says that after this policy was introduced his friend went into a Nationwide branch and deposited cash into Mr S's account on his behalf. Nationwide accepts that happened but its investigation revealed that the cashier had asked Mr S's friend whether the account was his and he'd confirmed it was. Because he looked within the same age range as Mr S, the deposit went ahead, and no further questions were asked. Mr S says his friend looks nothing like him. That might be the case. But Nationwide has apologised for allowing that deposit to go ahead and has fed back to the particular branch to avoid this situation happening again. I don't think Nationwide needs to do anything else and Mr S hasn't lost out because the money was paid into his account.

my final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 28 December 2018.

David Curtis-Johnson
ombudsman