

## **The complaint**

Mrs K is unhappy with the service she received from Nationwide Building Society after experiencing difficulties setting up a joint account with her mother.

## **What happened**

The circumstances that led to this complaint are well known to both parties, so I won't repeat them in detail here. But, in summary:

- Earlier this year Mrs K set up a joint account with her mother. But she experienced a number of difficulties doing so and is unhappy with the way she was treated by a member of branch staff and the way her related complaint was handled.
- Nationwide apologised for some of the problems Mrs K had experienced and offered her a total of £70 compensation. But Mrs K felt her concerns had not been well-handled and so referred a complaint to this service.
- Our investigator thought the society had done enough, overall, to put things right. But Mrs K disagreed and so the complaint has come to me.

## **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.

Having done so, and while I appreciate Mrs K's strength of feeling, I agree with the adjudicator that Nationwide has done enough already to put things right. I say this having taken the following into account.

There is no recording of the second call that took place between Mrs K and the branch manager and their individual recollections and opinion of that call differ. The manager's notes indicate she felt Mrs K was very angry toward her, talked over her and used a threatening tone. Mrs K has explained why she felt the manager was unprofessional in a number of ways over the course of two phone calls (including not putting her on hold, and terminating the call without warning) and she suggests the manager should have been more resilient, given her position.

Without a recording of the second call I can't fairly say whether, or to what extent, I think either party acted unreasonably. But I do think it's good practice to warn customers before calls are terminated, and I can see no reference in the manager's notes which suggests she gave such a warning. On that point, I see Nationwide explained in one of its letters to Mrs K that it would usually expect a warning to be given before a call is terminated and feedback would be given to the manager about this. So I think Nationwide took Mrs K's concerns seriously and took appropriate action.

I appreciate Mrs K is unhappy with some of the apologies Nationwide has offered, specifically that these include caveats. But I don't think it was wrong of the society to try to

explain its stance and I don't consider this means the apologies were insincere. I don't think it's appropriate to instruct it to offer a new, revised apology now. I say this, also, because I can't see that an apology which I instruct Nationwide to make will be any more sincere or meaningful than the apologies it has already voluntarily made.

I'm pleased the second branch manager was able to promptly help Mrs K set up the account. And I agree with her that it was right for him to step outside the usual process, given the difficulties she'd already experienced. Despite Mrs K's concerns, I think Nationwide also agrees that this was the right thing to do and it wasn't seeking, in its explanation, to suggest otherwise.

Having considered everything that has happened I think the explanations and apologies Nationwide has given overall, along with the £70 offer of compensation is fair and reasonable.

I hope that Mrs K won't take as a discourtesy the fact that I haven't addressed each and every one of her points directly. I have considered everything she's said and provided in order to reach my overall decision, but have concentrated on the main issues and what I believe to be the crux of the complaint. If I haven't commented specifically on a particular point, that doesn't mean I haven't considered it.

### **My final decision**

Nationwide Building Society has already made an offer to pay £70 to settle the complaint and I think that was fair in all the circumstances.

So my decision is that Nationwide Building Society should pay a total of £70 compensation to Mrs K, if it hasn't done so already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 24 October 2023.

Ruth Hersey  
**Ombudsman**