

## **The complaint**

Mr D about Nationwide Building Society's service and the inconvenience and costs due their inability to provide a PIN and internet banking access.

## **What happened**

Mr D lives in another country (Country A) and in late 2022 and early 2023 he couldn't use Nationwide's internet banking and APP. Mr D says Nationwide dropped his calls and he couldn't speak to an agent. Also, when he did receive assistance, the App Store wouldn't allow him to download the APP.

Also, in late 2022, his account PIN didn't work. Mr D says he didn't receive a new PIN until February 2023, but this was delayed and didn't work either. And he had to use his Country A Euro account for purchases which charged him for being overdrawn.

Mr D complained to Nationwide. However, they said the following and paid Mr D £150 for the aspects of his complaint that they upheld:

- There were no issues with their telephone lines including the international number
- There wasn't a record of a PIN request being made in October 2022. But as they couldn't be sure this wasn't an error they apologised and upheld this aspect of Mr D's complaint.
- When they received his PIN request in February 2023, they shouldn't have said it would take 5 days as this was for customers in the UK. And they offered a further apology.
- He could've obtained cash without a PIN from their branch network.

Mr D complained to our service, however our investigator considered Nationwide's redress to have been fair and reasonable.

As Mr D remains dissatisfied, this case has now been referred to me to look at.

## **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, I'm not upholding this complaint and I'll explain why.

I first considered Mr D's complaint about Nationwide dropping his calls from Country A. Nationwide have no records of either telephone line issues or calls from Mr D. I gave Mr D a further opportunity to provide evidence he called Nationwide however I haven't received a reply. So, with no information to support either calls or a Nationwide error I'm unable to uphold this aspect of Mr D's complaint.

Regarding Mr D's PIN requests there is only a record of Mr D making a request in February 2023 which Nationwide fulfilled. Although there is no record of an earlier October 2022 request, Nationwide chose to believe Mr D and offered an apology together with compensation. Considering the following:

- There are no records of Mr D requesting a PIN in October 2022
- If the October 2022 request was urgent, I would've expected to see a follow up request prior to February 2023
- Cash can be obtained within Nationwide's branch network and Mr D was able to visit a branch.

I'm satisfied that Nationwide's apology and amount of compensation, which covers their confirmed error in not advising Mr D of a delivery time exceeding 5 days, is fair and reasonable.

Finally, I considered Mr D's complaint about not being able to use Nationwide internet and APP services. Although I can understand Mr D's frustration, this problem is caused by Mr D not having a UK mobile phone and living outside the UK which means he can't access the App store to use Nationwide's banking App. So, it isn't a technical issue which Nationwide have caused or can control and it will impact any Nationwide customer with similar circumstances.

As this is an unusual situation, I'm pleased to see that Nationwide have recently offered Mr D solutions which include being able to log in with Memorable Data as an exception. However, in order to do so, Mr D will need to make contact with Nationwide. I appreciate this will be inconvenient, but I'm satisfied this is a fair resolution.

So, considering all the above, I'm satisfied Nationwide have acted fairly and reasonably here and I'm not upholding Mr D's complaint.

### **My final decision**

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 8 January 2024.

Paul Douglas  
**Ombudsman**