

## **The complaint**

Mr M complains about the service he received from Nationwide Building Society in April 2023 and about how his complaint in this respect was handled by it.

## **What happened**

On 12 April 2023 Mr M phoned Nationwide to make an appointment at his local branch to discuss his account. However, this wasn't arranged for him because the call handler assumed, incorrectly, that Mr M wasn't vulnerable and she was only able to book branch appointments for vulnerable customers.

Unhappy with how Nationwide had treated him Mr M raised a complaint with it.

On 24 April 2023 Nationwide issued Mr M with a final response letter ("FRL"). Under cover of this FRL Nationwide apologised for how its call handler had treated Mr M and to say that it would be crediting his account, in due course, with £200 compensation.

In June 2023, and unhappy with Nationwide's FRL, Mr M complained to our service.

Mr M's complaint was considered by one of our Investigators who came to the view that having paid Mr M £200 Nationwide need do nothing further.

Mr M didn't agree with the investigator's view so his complaint has been passed to me for review and decision.

## **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 can confirm that I've come to the same overall outcome as the investigator and for broadly the same reasons. There is also very little I can usefully add to what has already been said.

Nationwide accepts that it treated Mr M poorly. So all I'm required to decide in this case is whether Nationwide, having paid Mr M £200, need do anything further.

First I would like to point out that my role is to consider what compensation, if any, a business should pay a consumer for poor service. My role isn't to fine or punish businesses, or to direct businesses to change their policies, procedures and working practices, that is the role of the regulator.

I don't underestimate Mr M's strength of feeling. But given that Nationwide has apologised for its poor service, how quickly it investigated Mr M's complaint and having had regard to what Mr M has shared with our service about his personal circumstances I'm satisfied that

£200 represents a fair sum in compensation and a sum that is in keeping with our published guidance.

### **My final decision**

For the reasons given above I find that Nationwide, having paid Mr M £200, need do nothing further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 17 January 2024.

Paul Hamber  
**Ombudsman**