

The complaint

Your text here Mr B complains Nationwide Building Society (“Nationwide”) didn’t make reasonable adjustments so he could have privacy when withdrawing cash.

What happened

In November 2022 Mr B attended a branch of Nationwide, with this daughter, to withdraw cash. He said he had concerns about others being able to overhear his personal details whilst in the branch and had previously agreed with the branch manager that he could conduct his banking in a private room. Mr B told us he was uneasy withdrawing a four figure sum of money in the open and this caused him to have a panic attack and made him feel agitated.

Nationwide didn’t think they’d acted inappropriately towards Mr B during the visit. So, they didn’t uphold his complaint. They told Mr B the branch reported they’d tried to help Mr B on the day but were unable to see him in a private room as requested. They acknowledged he had a right to request reasonable adjustments due to his health conditions however this wasn’t always possible and the reason for that may not be immediately obvious.

Mr B referred the matter to us. Our investigator thought Nationwide hadn’t done anything wrong here. She didn’t think Nationwide had provided poor service or failed in their responsibility to Mr B. Mr B asked to escalate the matter to an ombudsman.

He later phoned to reiterate he had an agreement with the branch manager that there would always be a room available to him - he felt very unsafe withdrawing large sums of cash in an open office. He had many health issues which he outlined and couldn’t stand at the till. He also said he didn’t apologise to the staff at Nationwide as he’d done nothing wrong.

The matter has come to me for a final 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.

In deciding complaints, I concentrate on the crux of the complaint and the issues I think are relevant in order to reach a conclusion. That means that I might not investigate or comment on every issue or argument each party raises. But it doesn’t mean I’ve ignored them. It’s simply that I’ve decided they’re not critical to me reaching a decision.

I’m sorry to hear about Mr B’s health conditions and that these cause him to suffer anxiety. There’s no dispute here that these health conditions give him the right to request reasonable adjustments *and* that he asked for some on the day in question. And it’s clear Nationwide didn’t provide that on the day in question.

There’s some confusion about whether this was due to the lack of a private room, a lack of staffing or concerns about Mr B’s behaviour. But I don’t think this impacts on the decision I’ve got to make. And that because - ignoring the allegations about Mr B’s behaviour - even if there *was* a room free to use there *wasn’t* another member of staff available to cover the till that would’ve been left unattended by the cashier dealing with Mr B in private. As the investigator has said, whilst it’s good practice for a business to make reasonable adjustments

for a vulnerable customer like Mr B, we wouldn't expect them to leave a till unattended to do this. So, it wasn't possible to comply with Mr B's request that day.

Whilst I'm not sure I agree with the suggestion Mr B's daughter could've dealt with his banking in branch with his permission, there were other options open to him as the investigator set out in her view. And I'm not aware that the withdrawal was time sensitive and had to be completed that day, so the option of coming back at a different time or day when Nationwide could arrange for more staff to be present was possible. It seems to me it would have been best to try and prearrange such a visit to ensure the facilities were available to make the adjustments Mr B had asked for. So, I'm not going to uphold the complaint about Mr B's treatment on the day.

Although the branch says Mr B and his requests are known to them it seems odd to me this isn't reflected on his customer records as a "Service Alert". I appreciate – and understand why - Nationwide ask for explicit consent to be given before this is recorded. But from everything I've seen I can't see Nationwide have highlighted to Mr B the ability they have to make this note - with his consent - of these undisputed health difficulties and needs for reasonable adjustments on his customer records.

In the same way it would have helped for Mr B to give advance notice of a proposed visit to the branch to enable to reasonable adjustments requested, I think, it would also be helpful for Nationwide to have drawn Mr B's attention to this and to signpost him to their Specialist Support Team on their website or in branch. There's nothing to show this was done and I would hope going forward this is something both parties can address. Particularly when Mr B says he's spoken to the branch manager about this before. And, in the lengthy calls to a complaint handler, which I've listened to, Mr B reiterates a number of times his aim is to prevent this sort of incident happening again - which I can understand.

So, whilst I'm not going to uphold this complaint, I think it would be helpful for Nationwide to highlight this to Mr B and see whether he wants to consent to the update of his customer records to take account of his anxiety and the potential for reasonable adjustments to be made. And, where possible, for Mr B to give advance notice of his intention to visit a branch and his need for reasonable adjustments to conduct his banking.

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 Mr B to accept or reject my decision before 8 August 2023.

Annabel O'Sullivan
Ombudsman