

The complaint

Mr F is unhappy that Nationwide Building Society didn't correctly inform him that he wouldn't be able to view his pending transactions via online banking.

What happened

Mr F wanted to open a bank account where he could avoid using a mobile banking app and could view all his banking information via online banking. Mr F spoke with someone at Nationwide who assured him that Nationwide's online banking facility would be suitable for his needs. But after Mr F applied for a Nationwide Flex Account online, he then discovered that information about pending transactions can't be viewed via the online banking facility and is only available for digital users via Nationwide's mobile banking app. Mr F wasn't happy about this, so he raised a complaint.

Nationwide responded to Mr F and confirmed that pending transaction information isn't visible on their online banking platform and explained why this was the case. And Nationwide also explained they had no record of Mr F ever being told that it would be. Mr F wasn't satisfied with Nationwide's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that Nationwide had acted unfairly in how they'd managed the situation. Mr F remained dissatisfied, so the matter was escalated to an ombudsman 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.

Having done so, I'd like to begin by confirming that this service isn't a regulatory body or a Court of Law and doesn't operate as such. Instead, this service is an informal, impartial dispute resolution service. And while we do take relevant law and regulation into account when arriving at our decisions, our remit is focussed on determining whether we feel a fair or unfair outcome has occurred – from an impartial perspective, after taking all the factors and circumstances of a complaint into consideration.

I specifically highlight the impartial nature of service because, while it's clear from Mr F's correspondence that he feels very strongly about this matter, I'm obliged to conduct my assessment of his complaint from an impartial perspective.

From such a perspective, if I accept Mr F's testimony as to what's taken place, what's happened here appears to be a relatively minor provision of incorrect information by one of Nationwide's staff. Specifically, Mr F asked Nationwide's staff member whether the online banking platform had full functionality, and the staff member assured Mr F that it did.

Mr F later learned that this wasn't the case because pending transaction information isn't visible on the online banking platform. And at this stage, if Mr F was unhappy about this, he was free to seek another account with an alternative banking provider which did provide

pending transaction information on its online banking platform.

However, as alluded to above, Mr F feels very strongly about this matter and has explained to both Nationwide and this service that he feels that because Nationwide don't show pending transaction information on their online banking platform that he is being discriminated against.

Having looked at all the evidence here, I don't feel that Nationwide has discriminated against Mr F. This is because pending transaction information is available to Mr F via other channels which Mr F can access should he choose to do so. I hope it helps Mr F to know that someone impartial and independent has looked into this aspect of his complaint.

Additionally, while it may have been the case that Mr F asked about the functionality of Nationwide's online banking platform, it doesn't appear to have been the case that pending transaction information specifically was discussed. And while a Nationwide staff member may have incorrectly informed Mr F that the online banking platform had full functionality, Nationwide's website – which Mr F used to apply for the account – does confirm that pending transaction information isn't available on the online banking platform. This is as per the 'Pending Transactions' page in the 'help' section and includes the following:

"You can check your account balance and available balance in the Internet Bank, but you won't be able to see your pending transactions."

There also appears to be some confusion as to when Mr F was told by Nationwide that the online banking platform had full functionality. And I note that Mr F has explained to this service, in an email dated 5 April 2023, that this was explained to him after he'd already applied for a Nationwide account.

"I was assured in the phone call after completing the online application and being accepted and notified that I was now a customer of Nationwide, that I would be given an online account and had right to expect the same provisions as had been present in the online accounts of several previous banks that I had used."

But if was the case that Mr F had already applied for the account before he was misinformed about the functionality of the online banking platform, then that misinformation had no impact on whether Mr F applied for the account, because he'd already done so.

Mr F has stated to this service that he's unhappy that Nationwide haven't provided any valid reason for pending transaction information not being visible on their online banking platform. But in their response to Mr F's complaint Nationwide explained to him that 95% of digital banking is undertaken via their mobile banking app, meaning that only approximately 5% of digital banking is conducted on the online banking platform.

Nationwide also explained to Mr F that as a building society funded by their members, they've taken the commercial decision to prioritise the functionality of the mobile banking app – because it's more widely used by their members. This seems reasonable to me, and ultimately how Nationwide choose to structure their mobile banking app and online banking platform are commercial decisions that Nationwide are entitled to make.

Finally, I note that in his correspondence with this service, Mr F has referred to himself as a paying customer throughout. However, the Nationwide Flex Account that Mr F applied for and which he is unhappy about is a free account which doesn't incur any fees.

All of which means that I don't feel that Nationwide have acted unfairly towards Mr F in the manner that he contends here. And while Mr F may have been told incorrectly that

Nationwide's online banking platform had full functionality, I don't feel that the impact of that potential misinformation merits any further action from Nationwide at this time.

I take this position because information about pending transactions on his account was available to Mr F via other channels, and because I feel that Mr F could reasonably have avoided much of the time and effort he's expended on this matter after learning that pending transaction information wasn't available online by moving his business elsewhere if he wasn't happy at having to use those alternative channels to access his pending transaction information.

I realise this won't be the outcome Mr F was wanting, but I hope he'll understand, given all that I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 22 September 2023.

Paul Cooper
Ombudsman