

The complaint

Mr S complains about the customer service he received from Nationwide Building Society and that it has unfairly closed his accounts.

What happened

Mr S has several accounts with Nationwide Building Society with which he has banked for many years. In September 2022 he complained to Nationwide about the customer service he had received on the telephone and in the branch when making transactions. He was unhappy about waiting times in the branch to speak to staff, that staff faced issues completing a transfer and the waiting times on the telephone.

In its final response Nationwide said it hadn't made any errors. It explained that at busier times there could be a wait in branch and when calling its customer services team but that these waiting times were not excessive. It confirmed that support that had been in place for Mr S during the pandemic was no longer so because Mr S was able to visit the branch. Nationwide noted that Mr S had been unhappy with many elements of the service it had provided resulting in Mr S registering 47 separate complaints.

One month after the final response letter Nationwide wrote to Mr S again. It said it believed the relationship between itself and Mr S had broken down, so it had taken the decision to close Mr S's accounts. Mr S wasn't happy and brought his complaint to this service. He said he wanted to reverse the closure of his accounts. He explained he had a disability and several health issues.

Our investigator concluded that Nationwide didn't act unfairly in making the decision to close Mr S's accounts. Mr S accepted that his relationship with Nationwide was at an end but requested compensation for the unprofessional way it handled the transitional period of closing his account and the customer service issues experienced. He said the very least it could do was offer some token compensation the way it handled the situation especially as it knew he had been a member of the building society for about 40 years.

Nationwide said it didn't agree. It said there were no failings in its service to Mr S and the account closures were only delayed following Mr S's objection to its decision and his referral to our service. Mr S asked for a final decision from an ombudsman.

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.

I trust Mr S won't take it as a discourtesy that I've condensed the complaint in the way that I have. Although I've read and considered the whole file I'll keep my comments to what I think is relevant. If I don't comment on any specific point, it's not because I've not considered it but because I don't think I need to comment on it to reach the right outcome. I realise this will come as a disappointment to Mr S but having done so I won't be asking Nationwide to do anything further.

Mr S has accepted that the relationship between him and Nationwide has broken down and that his accounts have now closed. So it is left to me to decide whether it is fair and reasonable for Nationwide to pay Mr S the compensation he has asked for.

Mr S has told this service that he has a disability and several health issues. I've read through the contact notes and all the submissions by Nationwide concerning this complaint. I've also listened to three phone calls between Nationwide and Mr S. I haven't seen anything to suggest that Nationwide has treated Mr S unfairly. In its response to our investigator's view Nationwide said:

- Mr S's local branch has a city centre location. But that there is rarely a 20-minute wait to be served.
- Mr S is well known to its staff in the branch, and they have always tried to help him as much as they can during each visit. It said the member of staff who dealt with the transactions in question doesn't recall any issues with them and the payments on both days were made successfully.
- it spoke to the deputy branch manager who explained that the member of staff who served Mr S was exceptional with a great knowledge of transfer processes and always gives extremely good service to members that visit the branch.
- Nationwide said Mr S's accounts were due to be closed in February 2023, but the closure was postponed after Mr S referred his complaint to this service and it was waiting for our view.

I'm not disputing Mr S's testimony about the customer service. It's possible that he visited on busy days and perhaps had to wait longer than he would normally have to wait for a staff member to become available. I'm also not disputing that he had difficulty with the transactions. But from the evidence provided, the testimony from the branch and the calls I've listened to I haven't seen or heard anything to suggest the customer service was poor.

While I do understand that Nationwide did not stick to its timetable of closure of Mr S's accounts I think it's reasonable that the process slowed down when Mr S brought his complaint to our service. And I don't think it fair or reasonable for Nationwide to pay compensation.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 10 August 2023.

Maxine Sutton
Ombudsman