

The complaint

Ms M complains that Nationwide Building Society (Nationwide) took too long to credit money from her credit card account to her current account. She also complains about delays in branch.

What happened

Ms M held a credit card account and current account with Nationwide. Her credit card account was in credit, and she wanted the money to be transferred to her current account.

In April this year she attended her local branch to make the request. However, she ended up leaving because the branch was very busy, and it was taking too long for her to be seen.

So, in early June she wrote to Nationwide and asked it to transfer the money from her credit card account to her current account.

Nationwide checked its systems but wasn't able to verify Ms M's signature on the letter with any documents it held internally. So, it wrote to her and explained it couldn't credit her current account with the money as it wasn't able to confirm it was her signature. It explained that she could contact it by phone to make the request or attend a local branch.

Ms M was unhappy with this and raised a complaint. She also attended her branch and arranged for the transfer to be made from her credit card account to her current account. This was completed the following day.

Nationwide responded to Ms M's concerns and explained it didn't think it had done anything wrong. It had searched its systems and wasn't able to match her signature with any documents it held on file. So, to ensure the security of her account it couldn't make the transfer without her either attending the branch or calling to make the request. It also apologised for any delays she'd encountered whilst attending the branch.

Ms M remained unhappy and brought the complaint to this service. One of our investigators looked into the matter and didn't think Nationwide had done anything wrong. Ms M disagreed and asked for an ombudsman to consider the case.

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've reached the same outcome as the investigator for broadly the same reasons. I'll explain my findings below.

Nationwide has explained that when a transfer request is made in writing it will check its system to verify and match the signature to ensure it's a genuine request from the customer. If it is unable to verify the signature, it will ask for the customer to make the request either in branch (with forms of identification) or over the telephone where the customer will have to pass security questions. This is to ensure the security of the account.

In Ms M's case Nationwide were unable to verify her signature because it couldn't match it with any of the documents it had on file. I can see it informed her of this in a timely manner – three days after her request. It also clearly explained in the letter to her the different ways she could make the request. So, I'm satisfied Nationwide acted fairly in responding to Ms M's request and explained the next steps clearly to her.

When Ms M attended the branch to make the transfer request, it was completed quickly, and the money was credited to her current account the following day. I think this is reasonable.

Nationwide has apologised for any delays Ms M encountered when she originally attended the branch in April. I think an apology is enough in the circumstances and I don't think Nationwide needs to do anything further.

I understand this isn't the outcome Ms M was hoping for, but in the circumstances, I think Nationwide was acting in her best interests. The reason it completes verification checks is to ensure fraudulent transactions cannot be made or requested.

My final decision

For the reasons I've explained above, I do not uphold Ms M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 5 January 2024.

Rachel Killian
Ombudsman