

The complaint

Mr C is unhappy with several aspects of the service he's received from Nationwide Building Society surrounding a branch visit.

What happened

Mr C visited a Nationwide branch in July 2022 to pay in a cheque and instruct a transfer from his account. Nationwide felt that Mr C couldn't verify his identity, despite Mr C presenting identity verification documents to them, including his passport. Mr C was then seen by the branch manager who provided a poor standard of service to him, including pausing his help with Mr C to give assistance to another customer.

Mr C was also made to wait in several queues and spent over two hours in branch, only to be then told that he couldn't be helped that day and would need to come back. Mr C wasn't happy with the service he'd received from Nationwide, and he felt that Nationwide hadn't taken due account of his disabilities. So, he raised a complaint.

Nationwide responded to Mr C and explained they didn't feel Mr C had given them enough information to be able to conduct a thorough investigation into his complaint, despite their asking Mr C for this more detailed information. And Nationwide didn't feel the information they did have was sufficient for them to reasonably uphold Mr C's complaint. Mr C 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 also didn't feel that it could be reasonably said that Nationwide had acted unfairly to Mr C, given the limited information that Mr C had provided, and so they didn't uphold the complaint. Mr C 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.

I issued a provisional decision on this complaint on 12 July 2023 as follows:

It's clear from Mr C's submissions to this service that he's unhappy about the service he received at Nationwide's branch. But as an impartial service, we must consider both Mr C's and Nationwide's understanding of what happened. And while Nationwide do have a record of Mr C visiting their branch in July 2022, they don't have any record of Mr C interacting with the branch manager or being told that he couldn't be helped that day and that he would have to return to branch at another time. And Nationwide also don't have any record of there being any trouble trying to verify Mr C's identity.

Mr C has been asked to provide further information about his complaint by both Nationwide and this service, but so far hasn't done so. Indeed, I've asked Mr C to provide answers to specific questions about his complaint. Mr C responded and

advised that he had already given the answers to these questions to this service in his previous submissions. But, having re-reviewed Mr C's submissions to this service, I confirmed to him that the answers to the questions I'd asked weren't included in the information he'd given to date.

This makes it very difficult for me to consider upholding Mr C's complaint at this time. For instance, while Mr C has explained that he was made to wait in several different queues, he hasn't explained why he was asked to wait in these queues or what each queue was for. The absence of this information means that Nationwide haven't been given the opportunity to respond to a more detailed description of the poor service that Mr C feels that he's received. And I also don't feel that I'm able to reasonably assess whether Mr C was treated unfairly here, given that without further information I can't discount the possibility that Mr C being asked to wait in these queues was necessary for what he wanted to achieve on that day.

However, I'm also mindful of Mr C's disabilities as he's described them to this service. And so, I'd like to give Mr C one final opportunity to provide the more detailed information I've asked of him – the receipt of which I hope will enable me to investigate Mr C's complaint in the impartial manner that I'm duty bound to undertake as a financial ombudsman.

As such, I'm issuing a provisional decision here whereby I do not uphold this complaint. This is because I don't feel that the information currently provided to this service by Mr C provides any fair or reasonable cause for me to do so. But in issuing this decision on a provisional basis, I also provide Mr C with a last opportunity to provide detailed answers to the following questions:

- 1: In your complaint you've said that you received poor service from Nationwide in branch. Please can you elaborate on this and in as much detail as possible describe the poor service that you received?*
- 2: What reason did Nationwide give when they said they couldn't verify your identity? Why did verifying your identity take so long?*
- 3: What do you feel Nationwide should have done differently? What service should you have received?*
- 4: In your complaint you've said that because Nationwide gave you poor service, you had to visit the branch again the next day. Why did you need the visit the branch again the next day? What did you have to do during that second visit?*
- 5: In your complaint you've said that Nationwide ignored your disabilities. Why do you feel this way? What do you feel Nationwide should have done differently?*

I would like to reiterate to Mr C that the answers to these questions aren't apparent from the information that he's provided to this service so far. I'd also like to confirm to Mr C that he can provide the answers to these questions in whatever format is most convenient for him – for instance, in writing or by telephone – and I invite Mr C to contact this service if he requires any assistance in any way regarding this matter.

Importantly, I must confirm to Mr C that if I don't receive any responses to the questions listed above, I feel that I will have no choice other than to issue a final decision whereby his complaint will not be upheld for the reasons described above.

Finally, should Mr C provide detailed answers to the questions asked of him above, it doesn't necessarily follow from this that I will uphold his complaint. This is because, as explained, I'm asking the above questions to get a better understanding of Mr C's complaint so that I can fairly consider it.

Mr C did respond to my provisional decision letter, but unfortunately didn't provide answers to any of the above listed questions. As such, as explained in my provisional letter, I don't feel that I'm unable to uphold this complaint as Mr C would like.

Accordingly, my final decision here is that I won't be upholding this complaint or instructing Nationwide to take any further action. I realise this won't be the outcome Mr C was wanting, but I hope he'll understand, given all I've explained, why I've made the final decision 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 C to accept or reject my decision before 24 August 2023.

Paul Cooper
Ombudsman