

The complaint

Mr C complains that he can't use the automated banking service provided by Nationwide Building Society without being passed to an agent. He further complains that he was kept on the line for an unreasonable amount of time to make a complaint on a chargeable call.

What happened

Mr C says he tried to use the automated banking service to check his balance on a number of occasions but was unable to use the service and was passed to an agent each time. He called to make a complaint but was kept on the line on a number he was charged for.

Nationwide reviewed Mr C's complaint but said it had referred Mr C's issue to its IT department who confirmed that there were no errors with the system. Having checked Mr C's use of the automated system it found that Mr C had either made errors with inputting his passcode or sort code or in not inputting his passcode at all. It had reviewed the matter with Mr C and told him he would benefit from using its banking app. Mr C had explained that his phone did not support the banking app but I understand that he has a tablet which would support the app. As regards his complaint, Nationwide pointed out that he was told that it would have to go through its process in order to log the complaint. The call lasted just over 15 minutes which it did not think was unreasonable.

On referral to the Financial Ombudsman Service, our Investigator said that he did not think that Nationwide had made an error but that it had worked with Mr C to provide an alternative solution by downloading the app to his tablet which would have bypassed the need to provide a passcode.

Mr C didn't agree and said that he had a log of his attempts to use the system and had further issues with using the system after he made his complaint. He was invited to provide this by e-mail but has declined to do so.

The matter has been passed to me for further consideration.

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 accept first of all that Mr C had difficulties using Nationwide's automated telephone banking system. I've noted the details of Mr C's complaints raised with Nationwide. I also see that Mr C was given the opportunity of providing the further evidence he said he had both by our Investigator and his manager. He has declined to provide that evidence but it's part of my role to consider a complaint on the basis of the available information. So I think it appropriate to make this decision.

The main evidence provided in this case is Nationwide's computer records. Such records are often provided to us by banks, building societies and other service providers, and I see no reason to disbelieve the information contained in them. Mr C's attempts to use the system

were as follows:

27 March 2023, no pass number was entered and when asked for again, the number given was invalid. This resulted in the call being directed to one of Nationwide's customer service team.

25 April, no option was selected, so the call was transferred to the customer service team.

29 April, the sort code was entered incorrectly twice and then the passcode wrongly and therefore as Mr C hadn't passed ID he couldn't use the self-service.

12 May:

at 1411 Mr C successfully input his customer account number. The system shows that when he reached the passcode page he disconnected the call.

at 1413 again the customer account number was successfully input but the system shows that Mr C failed to input his passcode or input an invalid entry such as # or *. He was directed to a customer service agent.

at 1416 Mr C entered his passcode correctly and was able to view his balance.

I've also noted that on a number of other occasions Mr C was successful in using the system. Nationwide has advised that its IT department has checked any system errors and hasn't found any, and had no problems with other users. I understand that its banking app which has facial recognition could avoid the need to enter a passcode and that whilst Mr C's phone may not support it, I understand that he has a tablet which could be used.

So I think it's been shown that there were no system errors and that any difficulties Mr C had were due to user error.

If Mr C has had further issues with Nationwide following dealing with his complaint he should take them up with it directly.

As regards the time it took for Mr C to lodge his complaint, he was told at the outset of the call that the process would have to be gone through and he accepted that. I don't think that 15 minutes is an unreasonable length of time to set up his complaint. The number he called is potentially chargeable, although it would normally be included in the minutes in a phone contract. But if he is concerned about the cost of calling Nationwide, it has pointed out that it does have a free chat function.

So overall I don't think that it has been shown that there was anything wrong with Nationwide's automated system. and I think it acted reasonably in setting up Mr C's complaint.

My final decision

I don't uphold the complaint.

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

Ray Lawley
Ombudsman