

The complaint

Mr O has complained about the level of service he has received from Nationwide Building Society since February 2023 in relation to the accounts he holds with it.

What happened

Mr O has explained that he had been a satisfied customer of Nationwide for over 20 years. However, from February 2023, he states that he experienced a number of problems relating to his use of Nationwide's services. In summary these were:-

- Planned maintenance by Nationwide was originally scheduled for weekends, but this stopped being the case. This meant that Mr O could not access his money, check his account status, or transfer amounts in or out of his account. Additionally he says that account messages from Nationwide told customers they would not be able to withdraw money from ATMs during maintenance periods.
- A purchase failed to be processed, despite Mr O having sufficient funds, and four times in June 2023 Mr O had his card declined in person.
- Having arranged an account with another provider, Mr O twice attempted to transfer money from Nationwide to it, but on both occasions this was blocked.
- A payment Mr O had made of £77 to a retailer was pending on his account for a week.

Nationwide responded that its aim is to minimise disruption from maintenance, and to keep customers informed in advance when this is about to occur. It did not consider that it had done anything wrong in relation to providing banking services to Mr O. However, it paid £50 to Mr O as a gesture of goodwill.

Dissatisfied with Nationwide's response, Mr O brought his complaint to this service. At this time he also stated that in July 2023, he had attempted to log into Nationwide's online banking and been informed incorrectly that he had no accounts. Our investigator explained to Mr O that we would not be able to consider his concerns about this incident in July 2023 within this complaint because Mr O would first need to raise this with Nationwide, so that it could provide its response.

Within the submissions Nationwide made to this service, it stated that with regard to the £77 pending payment to the retailer, it was not able to cancel this or make these funds available if a payment had been requested by a merchant. It explained that after seven calendar days, or once a merchant had cancelled a payment, the related funds would become available again.

In terms of the attempted transfer to the account with Mr O's new provider, Nationwide stated that this failed twice due to some details being entered incorrectly by Mr O, but was successful on the third attempt. Its records showed that these events took place over a five minute period.

Our investigator did not uphold this complaint. Her view was that it was reasonable for Nationwide to carry out maintenance to its systems, and that it had warned its customers, including Mr O, about this in advance. In terms of the two failed transfer attempts to Mr O's new account, the investigator considered that the evidence showed that this was the result of Mr O entering incorrect information. She did not consider Nationwide had been at fault in the way it handled the £77 pending transaction to the retailer. The investigator also stated that there was insufficient evidence to show that Mr O had suffered four declined card payments when he attempted them in person.

Mr O did not accept the investigator's findings. He explained that he did not feel he was being unreasonable in asking for compensation to reflect the service he'd received from Nationwide. He also stated that he felt Nationwide was appearing "*to get away with*" unfair customer treatment. Mr O again highlighted the difficulties he stated he had had accessing his Nationwide account details via its online banking in July 2023.

Mr O reiterated his dissatisfaction with Nationwide's customer service. He commented that he had been a customer for many years, but was now considering closing his accounts. Mr O said that the problems he had encountered were not to do with essential system maintenance, but resulted from the fact that he was unable to use Nationwide's banking services.

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.

Firstly I should confirm, in line with what our investigator has already explained, that I am not considering the reported problems Mr O encountered in July 2023 when trying to access his accounts via Nationwide's online banking system. That is because this issue has not as yet been raised directly with Nationwide. If Mr O wants to pursue this matter further, he will need to bring it to Nationwide's attention first, so that it has an opportunity to respond.

I also note that within Mr O's submissions, he has mentioned Nationwide's 'fairer share payment' scheme, where eligible members received £100 as profit share. Again this issue has not formed part of this complaint, and so I will not be considering it within this decision. Should Mr O wish to do so, he can raise this with Nationwide to obtain its formal response on this matter.

My understanding is that Mr O accepts that it is reasonable for Nationwide on occasions to restrict access to its systems in order to carry out essential maintenance. However, he says that Nationwide's actions have resulted in him being unable to use fundamental banking services at certain times. Nationwide has provided evidence showing when all its planned maintenance took place from January to June 2023. On balance my view is that this evidence shows that Nationwide provided sufficient advance warning to customers about upcoming system maintenance. I also consider that it was reasonable for Nationwide to carry out such maintenance to its systems.

Mr O has raised a number of specific circumstances where he considers he received unsatisfactory treatment as a customer. In terms of the £77 pending transaction to the retailer, Nationwide has provided its internal guidance relating to such transactions. Although I can appreciate why the status of this payment caused some uncertainty to Mr O, my view is that Nationwide's actions in regard to the payment were reasonable, as ultimately it was the way in which the merchant handled the payment which affected whether these funds were showing as pending on the account.

Mr O says that two attempts he made to transfer money from Nationwide to a new account with another provider were blocked. Nationwide has provided its records relating to this transfer. These show that authentication failed at 1:21 and 1:23 on the day in question, but the transfer was successfully completed at 1:25. The balance of evidence indicates to me that the transfer initially failed due to an error on Mr O's part relating to authentication. My view is therefore that Nationwide was not at fault in regard to the processing of this payment.

Mr O says that in June 2023 he had his card declined on four occasions when he tried to use it to pay in person. However, the banking records provided by Nationwide do not appear to show any evidence of card transactions in person being declined. And overall, my view is that there is insufficient evidence to show that from February 2023, Mr O was unable to access his money.

I appreciate that Mr O remains profoundly dissatisfied with the service he has received from Nationwide since he says he started to encounter difficulties in February 2023. But I must assess complaints based upon the weight of evidence provided. Overall I'm not persuaded that Nationwide has unreasonably denied Mr O the ability to use its banking services, or provided him with poor customer service. I understand that Mr O is likely to be disappointed with my conclusions, and I am sorry to learn about his unhappiness with his recent banking experience. However, my conclusion is that Nationwide has acted reasonably in its interactions with Mr O. Having already paid Mr O £50 as a gesture of goodwill, I do not consider that Nationwide needs to take any further action.

My final decision

My final decision is that I do not uphold this complaint, and I make no award.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 14 February 2024.

John Swain
Ombudsman