

The complaint

Mr H complains that Nationwide Building Society won't provide him with a manager's name and personal e-mail address for him to contact rather than the address of a "faceless team". In connection with that, he further complains that Nationwide blocked his e-mail address on its system.

What happened

In or around October/November 2022, Mr H called into his local branch of Nationwide. He complained that he had received a letter from Nationwide advising that he had asked it to delete his e-mail account, which he hadn't. He requested to know why this happened. Mr H requested that he be provided with the personal e-mail address of the manager

Nationwide sent Mr H a final response letter stating that the e-mail address had been blocked as it was a private domain and Nationwide was not receiving any delivery receipts in respect of his statements. Nationwide could not unblock the account but suggested that Mr H check his spam filters or provide an e-mail address from a more common domain provider. Nationwide would not provide Mr H with the personal e-mail address of the manager but instead referred him to its call centre or live chat facility.

On referral to the Financial Ombudsman Service, our Investigator said that Nationwide had provided a solution to the e-mail problems he was experiencing and that it was reasonable in referring him to its call centre or live chat facility.

Mr H said there was no problem with his domain which he'd been using for over 20 years. So it was not for him to provide a new e-mail address to Nationwide. He also pointed out that he had sent emails to some members of staff at Nationwide without any problems. He further said that he did not have the use of a telephone and that he could not access the live chat facility.

The matter has been referred 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.

With regard to Mr H's e-mail address, I understand that the problems in respect of this arose because Nationwide did not get a delivery receipt when it sent out statements. I can also see that Mr H sent a test e-mail to the generic Nationwide e-mail address which came back as undeliverable. Nevertheless I also note that he was able to communicate with members of Nationwide's staff using his e-mail address and has been able to communicate with the Financial Ombudsman Service by e-mail. However I'm not an IT expert and if Nationwide did have problems sending the statements and Mr H has checked his spam filters I can only suggest that he takes it up with his own e-mail provider.

I don't think it's reasonable to expect Nationwide to provide the personal e-mail address of

the manager. Since Mr H's complaint did not relate directly to anything the manager had direct responsibility for, I think it was reasonable for Nationwide to provide Mr H with the alternative of contacting its call centre or using its live chat facility. Businesses are required to provide complaints handling procedures and I think it's not unreasonable that these should be logged through the proper channels.

I understand that Mr H doesn't have access to a phone. However I've looked at the website myself and can see that Nationwide does provide a live chat facility. From Mr H's previous contact with Nationwide I understand that he does not want to use that facility but again I can't see that it would be appropriate to put him in direct touch with a branch manager.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 3 January 2024.

Ray Lawley
Ombudsman