

The complaint

Ms M complains that Nationwide Building Society provided her with incorrect information which resulted in an unnecessary branch visit.

What happened

The details of this complaint are well known to both parties, so I won't repeat all the details again here. Instead, I'll provide a brief summary and focus on giving my reasons for my decision.

Ms M says she was told she had to book an appointment in branch to upgrade her ISA savings account. But when she attended the appointment, she was informed the account could only be opened online.

Nationwide didn't think it had done anything wrong, but it paid Ms M £50 compensation as a gesture of goodwill.

One of our investigators looked into Ms M's complaint and he thought Nationwide had dealt with matters fairly. Ms M didn't agree so the complaint has been passed to me to decide.

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 agree with the outcome reached by the investigator for similar reasons. I'll explain why:

- In order to uphold this complaint, I must find Nationwide gave inaccurate information when Ms M first asked to upgrade her ISA in branch and it needs to do more to compensate Ms M for the impact it had on her.
- Ms M told us she was informed she had to have an appointment to upgrade to a new ISA account, and she wasn't told the account could only be opened online.
- It's difficult to know exactly what was said when Ms M initially booked the appointment in branch or when she later phoned to rearrange it. More specifically, I can't be sure what was discussed about the easy access ISA Ms M says she wanted to upgrade to. It's clear there was a misunderstanding, but there isn't enough evidence for me to fairly say Ms M was given misleading or incorrect information by the branch staff.
- I appreciate Ms M was inconvenienced as she says she finished work early to attend the meeting when she didn't have to. And I understand it was frustrating to then be informed the account could only be opened online. A member of staff offered to help her open the account online, but I can understand why Ms M wouldn't want to do so at the counter.

- Nationwide paid Ms M £50 compensation as a gesture of goodwill. Even if I found Nationwide did make an error, though I've no doubt the wasted trip would have been frustrating, I'm satisfied £50 is fair compensation in the circumstances for the level of inconvenience and upset Ms M experienced.
- Ms M says there were other occasions where she was given incorrect information and Nationwide paid £50 compensation in one such incident. She is also unhappy she was again told to visit the branch when she had issues opening the account online. I appreciate Ms M's frustrations; however, I can't comment on her previous experience, or what happened later when she tried to upgrade to the new ISA online. If Ms M would like the subsequent issues investigated, she would need to raise a new complaint with Nationwide. This is because, I can only consider the specific circumstances of the complaint that was brought to us and addressed in Nationwide's final response letter.

For these reasons, I do not uphold the complaint.

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 Ms M to accept or reject my decision before 24 November 2023.

Oluwatobi Balogun
Ombudsman