

The complaint

Mrs W complains that Nationwide Building Society removed third party access from her account. She is represented by her daughter Mrs B.

What happened

Mrs B says she has had third party access on her mother's account for a couple of years. She says she wasn't told when the access was granted that it was for a limited time period and says Nationwide told her in November 2022 that it was removing the access. Mrs B says that no account review took place, and the lack of access could have caused problems for her mother. She would like Nationwide to apologise and pay compensation.

Nationwide says it changed its policy on third party account access and so wrote to customers in November 2022 telling them that access would be removed in two months, but they could contact its specialist team for alternative options. Nationwide says its records say that a letter was sent to Mrs W.

Mrs B brought the complaint to us, and our investigator didn't uphold the complaint. The investigator thought it up to Nationwide to decide how it operated third party access and thought it had told Mrs W about the proposed change. The investigator explained that we could only consider the impact on Mrs W as she was the customer and complainant here not Mrs B.

Mrs B doesn't accept that view and maintains no review was carried out on the account and that Nationwide shouldn't be able to act in this way.

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 have come to the overall view that I don't uphold this complaint.

We are not Nationwide's regulator and so it's not our role to direct it about for example its commercial decisions as here, to change how it operates third party mandates or access. I accept that Mrs B is unlikely to have been told, when she was added to Mrs W's account, that it was for a limited time period as at that stage Nationwide hadn't made the policy change. I am sure Mrs B appreciates that a business can review its procedures and if necessary, make changes.

The important point here is that Nationwide did tell its customers including Mrs W in November 2022 that it was removing third party access from its accounts. I can see Mrs B accepts she received that letter as she has told us that. And can see that letter gave details to Mrs B of Nationwide's specialist team that could help with other options as well as giving two months' notice of the change. So, I don't think Nationwide made a mistake by making the change and acted fairly by providing Mrs W and Mrs B with a reasonable time period to make alternative arrangements.

I appreciate Mrs B says the change could have caused difficulties. But I make clear that the account holder is Mrs W, and she is the complainant here not Mrs B. I have to consider any actual impact on Mrs W and am satisfied there was no real impact on her.

Overall, I'm satisfied any business is entitled to change its procedure as here and that Nationwide fairly gave appropriate notice. It follows that I can't fairly order Nationwide to apologise for that change or pay compensation.

I find this now brings an end to what we in trying to resolve this dispute informally can do.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 21 August 2023.

David Singh
Ombudsman