

The complaint

Mr C complains that Nationwide Building Society provided him poor customer service regarding him not being able to use a card reader to log into his digital banking, having a wrong email address for him and other general customer service issues.

What happened

Mr C says he was unable to log into digital banking using a card reader as his card had been frozen previously. He said Nationwide held an incorrect email address for him. Mr C says Nationwide told him he provided this information to them, but Mr C believes this is incorrect. Mr C says he visited the branch in January to resolve the matter, however, he had issues with a member of staff. He also says that on a phone call to Nationwide, the line was disconnected, and they didn't call him back. Mr C says Nationwide should leave notes on his profile after every conversation he has with them. Mr C made a complaint to Nationwide.

Nationwide partially upheld Mr C's complaint. They apologised for not giving him a call back after the line was disconnected. They said it was not their procedure to leave notes on his profile after every conversation. They said the email address had been updated in branch, and their records show he visited a Nationwide branch on this day, so the only way this email address could've been added to his records is by him supplying this to the staff in branch.

Nationwide said when a card is frozen using the mobile banking application (app), this stops all functionality of the card, including the use of card readers. For security reasons, when a card is frozen, this can only be unfrozen by the member using the mobile app. They confirmed the branch had resolved this issue for him on his visit to the branch. Nationwide issued Mr C a warning as they said he shouted in the branch and he made an offensive comment. Mr C brought his complaint to us.

Our investigator did not uphold Mr C's complaint. She said Mr C had experienced some frustrating issues with his banking at Nationwide, but at the same time, it appears that these have been dealt with in a fair way by them. She said Nationwide had investigated why the email address was recorded incorrectly, they explained how to log on to internet banking and they helped resolve this at the branch and they made Mr C aware of their policy around unacceptable behaviour and what happens if there are further incidents of this nature.

Mr C asked for an ombudsman to review his complaint. He made several points. In summary, he said he was given wrong information on which card was frozen, and he needed to email back and forth with the branch manager, at a time which was stressful (around Christmas), the branch comments were misinterpreted. He had concerns about data being harvested regarding the incorrect email address.

Mr C said that when he raised a Data Subject Access Request (DSAR) with Nationwide, where he asked for all of the relevant information to be sent to him, including information about the comments he was alleged to have made, the material he was eventually sent, was sent by email (for security) with a password that did not work, and he had to call to get another password, and when he opened the material, the information about his alleged

comments was not there.

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'm aware that I've only summarised Mr C's complaint points. And I'm not going to respond to every single point made by him. No discourtesy is intended by this. It simply reflects the informal nature of our service as a free alternative to the courts. If there's something I haven't mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point to be able to reach what I think is a fair outcome.

I must make Mr C aware that I can only look into the complaint points that Nationwide addressed in his original complaint. Mr C has mentioned issues with the DSAR. My understanding is that he raised the DSAR after he made his original complaint to Nationwide, as it is in the final response letter that he was told he had made an offensive comment, so he raised a DSAR to see what he was alleged to have said. But Mr C will need to raise a separate complaint directly with Nationwide for them to address any issue with the DSAR first. If Mr C is unhappy with their response, then he may be able to bring this to our service. But I won't be able to look into this as part of this complaint.

I'd like to explain to Mr C that it is not within this service's remit to tell a business how to run their policies and procedures, such as instructing them to make a record of each members conversations they have with them on their systems, or their card freezing/unfreezing process. It would be the role of the regulator – the Financial Conduct Authority, who have the power to instruct Nationwide to make changes to their policies and procedures, if necessary.

I've looked into what happened with Mr C not being able to log in with his card reader, which is his preferred method to log into his digital banking. I asked Nationwide for a list of the cards Mr C had for the account with the last four digits, and they provided me with a table showing when the cards were valid from and valid to. I can confirm to Mr C that he was given incorrect information about what card was frozen. The last four digits he was given is not on this table, so it is clear that he was given the wrong information here.

But I'm not persuaded that the wrong information had an impact on him unfreezing his actual valid card. I say this because Mr C did not need the card number to unfreeze the card. While he was unable to log into his digital banking with his card reader, Nationwide have confirmed he could have logged into his digital banking through other methods such as touch identification or using his passcode. So I can't reasonably say him being given an incorrect card ending is the reason he was unable to unfreeze his valid card in the app. As only a valid card can be frozen (apart from a damaged card, which would be valid for 21 days to allow a replacement card to arrive – and is not applicable here), then this would be the only card Mr C could unfreeze in the app).

If Mr C could not remember his passcode and he needed to order a new passcode, which it's my understanding this happened on 20 December 2022, then he would have needed to wait for this to arrive. I understand this arrived on 28 December 2022, which given the Christmas period it took only 2-3 working days for this to arrive, which would not be considered unreasonable. So again, I can't say that a wrong card ending would have an impact on him unfreezing his active card. I acknowledge Mr C was caused some minor inconvenience by emailing the branch manager on this point back and forth, but I'm not persuaded the card ending made a difference to unfreezing the card in the app.

I've considered what Mr C has said regarding Nationwide having the wrong email address on the system, and he has concerns about how Nationwide obtained this. When it comes to complaints where it's one word against another, I have to consider the evidence available to me. I then have to weigh the evidence against the balance of probabilities, that is, what's more likely to have happened in the circumstances.

On the balance of probabilities, I'm persuaded that Mr C did give Nationwide the email address. I say this because the email address was changed in the branch on a day Mr C was in the branch. As the email address was updated in the branch on this day, and not via a head office, or any other method, then I would find it unlikely that a member of staff in the branch would have guessed an email belonging to Mr C's family member and added it to Mr C's profile on the same day he visited the branch, especially when Mr C has said that the family member whose email address it was doesn't have any accounts with Nationwide.

I've considered what Mr C has said about Nationwide's warning they gave him in the final response letter. While the final response letter doesn't tell him what offensive comment was made, our investigator has told Mr C in her view of his complaint what this was. I know Mr C disputes that he made this comment, but this wasn't the only reason he was given the warning. This was due to shouting also. There are two testimonies from branch staff that detail Mr C's alleged behaviour on the branch visit, and these refer to either Mr C shouting or Mr C apologising for shouting after his issue was resolved. Mr C has told our investigator that he maybe had a raised and irritated voice, but he wasn't shouting. It could be that as Mr C has admitted he raised his voice that the branch staff interpreted this as shouting, but I would be unable to ask Nationwide to remove the warning on this basis.

I've also considered that when Mr C spoke to Nationwide on the phone the line was disconnected, and the call handler didn't ring him back. Nationwide apologised for this in their final response. I'm satisfied that an apology was a proportionate response to this on this occasion. Using financial services won't always be hassle free, and it doesn't necessarily follow that our service would award compensation for every error a business has made. Mr C would have been able to help mitigate the impact of this by phoning Nationwide back if he needed to speak to Nationwide, so I'm satisfied that an apology was appropriate here. So it follows I don't require Nationwide to do anything further.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 30 January 2024.

Gregory Sloanes
Ombudsman