

The complaint

Mr M complains that Nationwide Building Society (“Nationwide”) failed to update his title.

What happened

Mr M sent a request to change his title by post to Nationwide on 20 October. Nationwide rejected the request as it didn’t hold a copy of Mr M’s signature for its records.

On 2 November Mr M complained about this through Nationwide’s web chat facility and at the same time confirmed that his preferred channel of communication was email.

Nationwide’s branch manager tried to call Mr M to action the request as a matter of urgency. Mr M contacted Nationwide again via web chat on 4 November to reiterate that contact was required by email only. Nationwide acknowledged its mistake by contacting Mr M over the phone and offered £30 compensation. Nationwide then wrote to Mr M on 15 March confirming what documentation was required to have Mr M’s name changed.

Mr M was dis-satisfied with this and brought his complaint to this service. Nationwide say it rejected Mr M’s request as he was a new customer and didn’t yet hold a copy of Mr M’s signature for its records and so it was unable to deal with Mr M’s request until it was satisfied the signature on the change of name form was verified with some sort of identification such as a passport or driving license.

One of our investigators looked into Mr M’s concerns and reached the conclusion that Nationwide’s request for Mr M to confirm their identity was reasonable before it changed his title as it is obliged to do this to protect the data and accounts of its customers. They thought the £30 compensation offered to Mr M was fair for the inconvenience caused by not communicating by email.

Mr M disagreed. He says other banks were able to update a title via online banking or banking app facilities and that there is no reason why Nationwide shouldn’t be able to verify his identity through either of these methods. Mr M has asked for an ombudsman’s decision.

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 considered everything provided, I’ve decided not to uphold Mr M’s complaint.

My role is to look at the problems Mr M has experienced and see if Nationwide has done anything wrong or treated him unfairly. If it has, I would seek – if possible - to put Mr M back in the position he would’ve been in if the mistakes hadn’t happened. And I may award compensation that I think is fair and reasonable.

In this case Mr M is unhappy that Nationwide won’t action his request to change his title until it can verify his signature. The process Nationwide has for doing this requires Mr M to visit a

branch of Nationwide with some sort of original or certified ID which shows his signature. This is inconvenient for Mr M.

I appreciate Mr M's experience with other banks is such that he was able to update his title online or through banking app facilities. But the title change request he submitted in this case was through the post. So the only way Nationwide would be able to verify the request came from him is through his signature and as it didn't have Mr M's signature on file it was unable to verify that the request came from him.

I accept that this may be inconvenient for Mr M and not what he wants, but this is Nationwide's procedure and it's not for me to tell Nationwide how it should verify its customers identity. And I don't think it is unreasonable that Nationwide insist on authenticating Mr M's signature before actioning his request when ultimately this is for his own protection. So I don't think Nationwide has done anything wrong here or treated Mr M unfairly.

And I think the £30 compensation Nationwide offered Mr M for contacting him by phone is fair as I don't consider the inconvenience Mr M suffered sufficient to justify an award above this.

So it follows that I do not think Nationwide has treated Mr M unfairly and I do not uphold his complaint.

My final decision

For the reasons I've explained, I've decided not to uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 7 November 2023.

Caroline Davies
Ombudsman