

The complaint

Miss N complains about Nationwide Building Society (“Nationwide”) and the visibility on the screen of an external ATM machine at the branch she uses.

What happened

Miss N complained to Nationwide about the visibility of the screen on their external ATM at her local branch. She’d had problems using it due to it being dirty and being affected by the glare from sunlight.

Nationwide upheld her complaint and in its final response said although the machine was old it was cleaned on a regular basis which included touch points. And that although the branch manager had asked for the screen brightness to be increased but been told this wasn’t possible by the ATM Services. Nationwide also told Miss N some months later - when she reported the problems continuing - that the branch had arranged for an anti-glare screen to be installed but it wasn’t able to provide a date by when that would be completed. And it reiterated the weekly cleaning arrangements for the ATM touchpoints and screen.

Our investigator thought Nationwide had acted fairly by upholding the complaint and taking the relevant actions to rectify the issue by contacting the branch in question. She also thought although Nationwide were unable to replace the external ATM machine, she wouldn’t take the complaint further as they confirmed the machine is cleaned regularly and they’re still following up on the complaint by awaiting an anti-glare screen to see if this will make a difference.

Miss N asked for an ombudsman to make a final decision in this matter. She had nothing further to add but to stressed this was a practical matter and her own knowledge of materials science made her think the plastic on the screen had deteriorated over the years.

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.

I know Miss N feels strongly about this and I appreciate she wants steps taken to improve the customer experience but I’ve come to the view that Nationwide have already responded reasonably to this complaint. I’ll explain why I think that.

Firstly, Nationwide upheld her complaint. And, as everyone accepts the screen on this external ATM isn’t as clear as it could be, I don’t agree there’s a need for an independent witness to judge the problem. Or consider it helpful to speculate on the cause of this.

When somethings gone wrong, I need to look at what ought to be done to put the customer back in the position it would’ve been if the error hadn’t occurred. On upholding the complaint Nationwide apologised to Miss N for any inconvenience caused. It’s also logged her comments as feedback. I think the steps it’s taken of ensuring the ATM screen is cleaned weekly, attempting to alter its brightness and ordering and awaiting the fitting of an anti-glare

screen are reasonable responses to the complaint. Whilst that final step is awaited the option of conducting her banking inside, at the counter, remains available to Miss N. Given those findings, it wouldn't be fair or reasonable for me to ask Nationwide to do anything further here.

My final decision

My final decision is that Nationwide Building Society have already responded reasonably to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss N to accept or reject my decision before 11 December 2023.

Annabel O'Sullivan
Ombudsman