

## **The complaint**

Miss W complains Nationwide Building Society didn't tell her she couldn't make payments between her accounts.

## **What happened**

Miss W used her mobile banking app and saw Nationwide was doing some planned maintenance. Miss W read the message about the maintenance, but she says it didn't say she couldn't transfer money whilst the maintenance was being carried out.

Miss W logged into her app at the time the maintenance was taking place and tried to move money from one of her accounts to another, and she couldn't. This meant Miss W didn't have access to her money through her card, and had to use a credit card.

Miss W complained to Nationwide, and it replied to say it was sorry Miss W hadn't been able to use the app. But Nationwide said it notified app user 24 to 48 hours prior to planned maintenance and Miss W had used her app in that time.

Nationwide also said it tried to avoid too much disruption by limiting maintenance to weekends and early hours. Nationwide didn't think it had done anything wrong.

Unhappy with this answer, Miss W brought her complaint to this service. An investigator looked into things and didn't think Miss W's complaint should be upheld.

The investigator was satisfied Miss W saw the notifications about the maintenance and could have transferred the day before. The investigator thought Miss W could have used her credit card and paid it off once she had access again.

The investigator said the planned maintenance was in Nationwide's terms and conditions and they didn't think Nationwide had done anything wrong.

Miss W disagreed and said the investigator had missed the point of her complaint. Miss W said the maintenance message didn't say she couldn't transfer money. Had Miss W been told this, she'd have transferred the day before.

Miss W said she was fully aware there was maintenance going on at the time, but nowhere did it say Miss W couldn't make payments between accounts.

Miss W asked for an ombudsman to decide things.

## **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.

There's no dispute Nationwide's app was undergoing maintenance at the time Miss W tried to transfer money. And there's no dispute Miss W was aware of the maintenance.

I have to decide whether Nationwide made it clear what Miss W could and couldn't do whilst the maintenance was taking place.

Nationwide has sent me an example of the message it displays when planned maintenance is taking place.

This message says:

"You won't be able to: make payments or move money from your accounts, view all your account transaction history."

"You'll still be able to: log in to our internet Bank and Banking app, receive payments, withdraw money at cash machines, use your cards online and in shops."

I'm satisfied this is the message Miss W would have seen when she used her app in the run up to the planned maintenance. So, I'm satisfied Miss W was told she couldn't make payments or move money from her accounts.

Miss W has said she borrowed money off someone, rather than use her credit card. And whilst I acknowledge this would have been inconvenient, and potentially embarrassing for Miss W, I don't think this is Nationwide's fault.

I think Nationwide clearly explained what Miss W could and couldn't do whilst it was carrying out planned maintenance. And because of this, I don't think Nationwide needs to do more to resolve Miss W's complaint.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 19 September 2023.

Chris Russ  
**Ombudsman**