

The complaint

Ms P complains that she couldn't access Nationwide's automated telephone banking facility as this suffered from technical errors. Ms P said this meant she had to make a number of phone calls and visit ATMs for the information she needed.

What happened

Ms P experienced difficulties accessing her telephone banking over the course of a couple of months. During this time she obtained information about her account by calling Nationwide or using ATM's. She found this a huge inconvenience as it was difficult on occasions to get through to an agent or take time to visit an ATM.

Ms P complained to Nationwide saying she had to go on hold until someone answered her call and when there's no answer she had the inconvenience of visiting an ATM. She said the phone service is limited and Nationwide wouldn't say when the problem would be remedied.

Nationwide said it made several unsuccessful attempts to call Ms P Nationwide. It sent its response to her complaint saying it has experienced a fault with its phone banking service and it is working on a fix. Nationwide offered Ms P £50 compensation to say sorry.

Nationwide told us that it fixed the fault by the end of August 2023.

Ms P didn't think the apology and payment of £50 reflected the inconvenience caused and she referred her complaint to our service. She advised that she still encountered some problems accessing the system in October 2023.

Our investigator didn't recommend the complaint be upheld. She said the evidence from Nationwide showed that Ms P's problem in October 2023 wasn't linked to the original fault and was most likely an isolated incident. The investigator said £50 fairly compensated Ms P for the time she had no access to telephone banking and the impact this had on her.

Ms P wasn't happy with this outcome and requested an ombudsman review her complaint. She asked for focus on the length of time the technical fault was in existence and the inadequate response by Nationwide.

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.

From what I have seen, the problem which affected Ms P affected all Nationwide's users of the telephone banking system. I sympathise with Ms P for the inconvenience of having to seek banking information by other means, however I note the information about her account was available and accessible

Ms P said the technical fault lasted 'for over one month' and the message from Nationwide was that it was 'updating our telephony service'. Ms P sent this to us the same day Nationwide said it had fixed the problem, and so I can see that this is correct.

Nationwide fixed the fault which affected not only Ms P, but many users of the service. On my further enquiry Nationwide said it logged the fault on 2 August 2023 as an intermittent problem affecting some users and its records show it was resolved on 21 August 2023.

Nationwide said that since then there have been no issues that would have stopped Ms P from using the service.

Ms P said she had a similar experience on a day in October 2023, but this would appear to have been a one-off incident. I haven't been able to conclude from the available evidence that this incident was linked to the original fault.

I can see that Ms P suffered the inconvenience of call waiting and ATM use to find out about her account. She said Nationwide didn't take her complaint seriously and its response was very succinct.

From what I have seen I think Nationwide took the fault and Ms P's complaint very seriously. Although its response doesn't suggest alternative means of gaining account information, I think Ms P was aware of these. The impact on other customers would have been minimised by the prevalence of online banking, which Ms P hasn't opted for.

Although I fully understand why Ms P didn't want to have to call Nationwide to get account information, as it takes time and patience to reach someone, I have to consider that the information was still available to her. In other words, she could still operate her account for the three weeks of the fault without going into a branch or calling. I think Nationwide's offer of £50 compensation to say sorry for the temporary problem that Ms P encountered was fair and reasonable in the circumstances.

I hope that Ms P experiences no further problems with her use of Nationwide's automated banking systems.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 30 July 2024.

Andrew Fraser
Ombudsman