

The complaint

Mrs K complains that Nationwide Building Society (NBS) did not process a form she submitted to them requesting the removal of a party to a joint bank account. As a result, Mrs K has suffered stress, inconvenience, and upset.

What happened

In August 2023, Mrs K took to an NBS branch, a signed form to remove the other party from an account she held with a joint party who I'll refer to as A. Mrs K left the branch under the impression the form would be processed by NBS, effectively converting the account into an account solely in her name.

In January 2024, Mrs K received information which led her to believe that the account was still in joint names so she queried this with NBS who confirmed this was the case, so Mrs K raised a complaint.

NBS investigated the complaint, and upheld part of it. Initially, they could not locate the form due to a system changeover but with the help of Mrs K, they did. NBS apologised for their branch not following correct process on the day Mrs K brought in the form and to say sorry, they offered to pay £75 which they later increased to £100. What NBS did not uphold was their non-removal of A from the account. They explained that they attempted to do so, but could not as the signature provided by A did not match their records. NBS did request that A made contact with them to resolve the signature issue, but as they received no response, they closed the request.

Dissatisfied, Mrs K brought her complaint to our service.

Our investigator found that NBS's customer service could have been better, but they had not treated Mrs K unfairly in terms of the removal of A from the account in view of their efforts. They also said that a possible solution to Mrs K still holding the account in joint names was that she could consider instead using an existing sole account for her banking. To conclude, our investigator said that they felt the £100 that NBS offered was fair.

Mrs K disagreed with this outcome mentioning she believed A never received the letter from NBS, and that it was not practical to use her sole account. She went on to reiterate that she was given the impression by the branch that A would be removed from the account and that NBS failed to follow its process. Accordingly, Mrs K requested an ombudsman review her complaint.

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've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, and while I recognise this will come as a disappointment to Mrs K, I have decided not to uphold complaint for broadly the same reasons as the Investigator stated in their most recent view.

If I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. No discourtesy is intended by me in taking this approach.

What's not in question is that Mrs K visited the branch in August 2023 with the form but even with all the evidence that has been submitted, I can't say for certain what was said to her in terms of next steps. I'm pleased to see that NBS have apologised and taken ownership for their staff member not following process and, offered a suitable compensation payment.

One regrettable aspect of this complaint is the fact the visit in question occurred over eight months ago, making things more challenging to recollect and evidence. This does bring me to a point which is that following her visit, Mrs K regarded the removal as processed and could consider the account converted. I do believe that in view of the importance of the removal, and the fact Mrs K never received any confirmation that A had been removed from the account, it was advisable to make contact with NBS at some point after her visit, to check her instructions had been followed.

I wanted to address a concern of Mrs K which she raised in response to our investigator's mention of an alternative sole account. I believe that this was only mentioned to Mrs K as a solution to the situation she found herself in i.e., she was party to joint account that she thought had been converted. It was simply the investigator trying to be helpful by highlighting the option of using a different sole account, rather than having to use the joint account in question.

Looking at the other points that Mrs K raised after our investigator's view, I've already covered the information Mrs K was given in the branch and how she was left with the impression she would only hear back from NBS if there was a problem. Another of Mrs K's concerns was that A never received the letter from NBS but as NBS use a postal service, I can't hold them responsible for delivery once it leaves their hands.

In terms of the last of Mrs K's concerns raised after our service's view, Mrs K reiterated that NBS didn't follow process that day in the branch but NBS have admitted to this, apologised, and offered compensation.

In conclusion, I do sympathise greatly with Mrs K's position and while she is likely to be unhappy with my decision, other than the process error already discussed, I can't find sufficient evidence to show NBS made any other errors. Therefore, I can't ask them to do anything further.

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 Mrs K to accept or reject my decision before 19 June 2024.

Chris Blamires
Ombudsman