

The complaint

Mr E complains Nationwide Building Society (Nationwide) provided poor customer service when he attempted to transfer monies to another banking provider.

What happened

Mr E says he attempted to transfer funds from his Nationwide bank account to his bank account with another provider. Mr E says he received a message from Nationwide asking him to call them and was then told that he needed to visit the branch with identification for the payment to be released. Mr E says he was reassured he just needed to provide the identification and the matter would be sorted. Mr E says this was far from the case and when he visited the branch he was interrogated by the staff and was made to feel uncomfortable with the length and depth of the questioning which took over an hour.

Mr E says he suffers with severe health issues and was made to feel vulnerable during this episode with Nationwide. Mr E says when he complained to Nationwide, he felt it didn't take his complaint about the service he'd received seriously, nor did it look into his complaint properly.

Mr E is looking for Nationwide to formally apologise for the stress, worry and upset this matter has caused him and wants it to look at its process and procedures in situations like this.

Nationwide says it is sorry for the inconvenience this caused Mr E, but it correctly followed its procedures when a payment is highlighted for a potential fraud or scam. Nationwide says these actions are taken as part of its duty of care to its customers and its fraud team carried out its normal practice. Nationwide have apologised for calling Mr E when his preference was in writing and this along with his health issues have now been recorded on its systems. That said, Nationwide says it still must apply its usual procedures of identification and questioning, before releasing a payment it considers to be a potential fraud or scam.

Mr E wasn't happy with Nationwide's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator felt while she could understand Mr E found the process of visiting the branch and the questioning he went through upsetting and frustrating; she couldn't see that Nationwide were doing anything other than carrying out its standard process and procedures. The investigator felt Nationwide, when approving a payment it has identified as potentially a fraud or scam like here, it has a duty of care to protect its customers.

The investigator made the point she couldn't know for certain what was said during the branch visit, but on the balance of probabilities she felt Nationwide were simply trying to get the information it needed before releasing the payment.

The investigator says she listened to the call recording with the complaint handler but felt while this got heated, the member of staff remained professional and tried to answer Mr E's questions.

Overall, the investigator felt Nationwide had correctly carried out its process and procedures.

Mr E didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final 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 done so, I won't be upholding this complaint and I will explain how I have come to my decision.

Mr E has provided this service with comprehensive details of the course of events here and while that has proved helpful, I won't be commenting on every point he has made as I don't feel it's necessary in order to come to a full and impartial decision here. That's not say I haven't considered everything he's said – I have. But it's just that I don't need to comment on each individual point in order to reach a decision on what's fair and reasonable.

I was sorry to learn of Mr E's health issues and can understand having to visit a branch and undergo questioning about his payment would be frustrating for him, as he felt it was a straightforward transaction. When looking at this complaint I will consider if Nationwide acted unreasonably with the way in which it dealt with Mr E during his branch visit, to enable a payment he requested to be released. I will also consider if Nationwide have dealt with his complaint professionally here.

While I do understand having to visit a branch with identification for what Mr E believes was a straightforward transaction would have been inconvenient and frustrating, as it would for anyone, I do sympathise with Mr E that his own personal health issues would make that even more demanding. What I have to consider here is whether or not, as Mr E feels strongly about, if Nationwide made this more difficult for him than it needed to be, by the way it approached the issue and the level and depth of questioning he experienced.

I understand Mr E says he accepts Nationwide's legal obligations here and that it has an obligation to protect its customers from fraud and scams, but his main concern relates to the extent of the level of questioning asked to fulfil those obligations and the attitude of the staff at that time.

The first thing to say here is it's not possible to know exactly what was said during the branch visit and any CCTV footage available wouldn't help here, as it wouldn't contain any spoken dialogue.

Nationwide have provided this service with its own written testimony of what happened like Mr E, and while I'm not disputing how Mr E felt at that time, and it's clear he felt uncomfortable and interrogated, it's difficult for me to suggest Nationwide went out of its way to treat him with any disrespect. I am satisfied in all probability here, Nationwide was simply trying to get the information it required, which perhaps Mr E may have been reluctant to provide, which to some degree is understandable as this matter had unsettled him.

It's worth saying it's not my role to tell Nationwide what procedures and process it must adopt in these circumstances, nor the level or depth of the questions it must ask to satisfy itself a payment like this can be released.

So, while Mr E may not agree from the information I have seen there's no evidence to suggest Mr E has been dealt with any differently to other customers in this situation.

Mr E is also unhappy with the way his complaint was handled by Nationwide after he lodged this with them, but it's not the role of this service to scrutinise Nationwide's complaints process or to tell it how it should deal with its complaints more widely. I know Mr E feels Nationwide haven't taken his complaint seriously or fully considered his issues, but from the telephone call recording I have listened to and the back-office notes and final response letters I have seen, I'm satisfied these were handled in a professional and courteous manner addressing the concerns he had.

Mr E says he wants an apology from Nationwide, but here I can see it was apologetic to Mr E that he wasn't satisfied with its standard process, in its final response letters to him. While Mr E may not agree, what I can't tell Nationwide to do, is to apologise for having that procedure in place, for what was after all its standard process for all its customers when identifying what may have been a potential scam or fraud on his bank account.

While Mr E will be disappointed with my decision, I won't be asking anymore of Nationwide here.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 3 October 2024.

Barry White
Ombudsman