

## **The complaint**

Ms F and Mr W complain about how Nationwide Building Society dealt with a payment into their account.

## **What happened**

Mr W says his uncle attempted to transfer £250,000 into his Nationwide account. He says the payment was rejected on three occasions by Nationwide despite a similar payment by his family member being accepted by Nationwide. Mr W says previous smaller payments have been made by his uncle to him without difficulty. He says Nationwide told him the issue was with the sender's bank information being incorrect. Mr W in summary would like an explanation, compensation and an apology.

Nationwide says there was an issue with the sending bank's address and so it correctly rejected the payment. It accepts there was a delay in dealing with the complaint and paid £50 compensation.

Mr W and Ms F brought their complaint to us and our investigator upheld the complaint. The investigator thought Nationwide incorrectly told Mr W the issue was with the sending bank's address when the issue was with the sender's address. The investigator thought Nationwide should have told Mr W that and recommended it pay a further £150 compensation.

Nationwide agrees with that recommendation.

Mr W and Ms F don't agree with the investigator's view. They question why previous transfers were successfully made and question how another family member received their money with the same information into their Nationwide account. Mr W says he has a suspicion of malice on the part of Nationwide and says his uncle has suffered a financial loss caused by the rejected payments. He would like an assurance that there will be no further problems and an undertaking that Nationwide will properly train its staff on these issues. Mr W would also like an explanation and apology.

## **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 have come to the overall view that I uphold this complaint in part but make clear to Mr W and Ms F that this decision will not answer all of their questions about what took place. I appreciate Mr W and Ms F are likely to have unanswered questions about what took place and the difference in how transfers were dealt with.

It may help the parties if I make clear that we are not Nationwide's regulator. So, it follows that we can't direct for example its staff are suitably trained on these issues as Mr W suggests they should be and it's not our role to punish Nationwide or carry out an investigation into it or into what took place.

There can be no doubt that Nationwide made a mistake in telling Mr W that the problem here was caused by the incorrect details of the sending bank. I accept in those circumstances that meant that the further payments were rejected by Nationwide. It follows that I agree with the investigator that Nationwide ought to have explained what the correct issue was, and I accept that Mr W was caused inconvenience by that mistake. I'm satisfied that Nationwide should pay the £150 compensation which I think is fair and reasonable and fairly reflects what took place and that there wasn't any financial loss by Mr W or Ms F. I appreciate that Mr W has made clear that the compensation amount isn't important or the main part of the complaint, but I make clear what I think is an appropriate compensation amount.

I appreciate Mr W says his uncle has suffered a financial loss. But we can only consider Mr W and Ms F's complaint and not any losses suffered by Mr W's uncle. It would be for him to make a complaint if he wished. We are not a court and do not consider linked costs in these circumstances as Mr W suggests we ought.

I also appreciate that Mr W would like to know the exact reasons why the transfer was rejected. But I can't see that Nationwide can provide any more information than it has already provided in circumstances where it says its systems rejected the payment due to an address issue with the sender. I appreciate Nationwide may have accepted a payment with the exact information in respect of Mr W's family member and appreciate his frustration in those circumstances. But I can't see what else Nationwide can say on that issue and accept that on the face of it that decision, to accept one payment but not the other, appears contradictory. I again make clear that we are not Nationwide's regulator and as I have explained it's not our role to punish a business or tell it how it runs its business or direct it on staff training issues. I'm satisfied that the proposed compensation award deals with the delay here.

Overall, I have no doubt Nationwide could have dealt more appropriately with what ought to have been a straightforward issue. I can't fairly order Nationwide provide Mr W with any assurances about future payments and it's not our role to direct that it provides a formal apology. I find this now brings an end to what we in trying to resolve this complaint informally can do.

### **Putting things right**

Nationwide should pay Mr W and Ms F a further £150 compensation. Their acceptance of that award would be in full and final settlement of this complaint.

### **My final decision**

My final decision is that I uphold this complaint in part and order Nationwide Building Society to pay Ms F and Mr W a further £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms F and Mr W to accept or reject my decision before 1 August 2022.

David Singh  
**Ombudsman**