

## **The complaint**

Mr G has complained about the length of time it took Nationwide Building Society to resolve a dispute regarding his credit card account.

## **What happened**

Mr G bought an item from a third party using his Nationwide credit card. He decided to return the item, but didn't receive a refund from the merchant.

Accordingly, he complained to Nationwide in October 2023, but it wasn't until January 2024 that the matter was resolved.

Mr G feels Nationwide took too long and was unprofessional, so he complained to our service.

One of our investigators looked into what had happened, but thought Nationwide had acted fairly. He could see that Nationwide wanted more information from Mr G before it felt it could raise a chargeback. This was because there is only one opportunity to raise a chargeback, so it wanted more evidence, to maximise the chance it would be successful.

Our investigator was pleased to see that Mr G had received a refund in January 2024.

Mr G asked that his complaint be passed to an ombudsman.

## **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'm not upholding it. I know this will be disappointing for Mr G, but I'll explain why.

I'm satisfied that it was reasonable for Nationwide to take the time it did, as it wanted to increase the likelihood of the chargeback being successful. And I don't think that October 2023 to January 2024 is an excessive period of time.

While I appreciate it must have been frustrating for Mr G, I think Nationwide took the appropriate steps to achieve the best outcome for him.

## **My final decision**

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 10 January 2025.

Elsbeth Wood

**Ombudsman**