

## **The complaint**

Ms R is unhappy with Nationwide Building Society. She's concerned about some payments that appeared on her statements from a shop that's no longer trading. Ms R is also worried about some cashpoint withdrawals that she doesn't think she made and wants these refunded. And thirdly, Ms R is unhappy about some of the information provided on her account statements.

## **What happened**

Ms R raised numerous concerns with Nationwide. She didn't accept that she had made payments in shop "H", she said the shop had shut down. Regarding cash withdrawals Ms R said it wasn't clear from the account statements where these withdrawals were made, and these should be refunded to her. Finally, Ms R noted her concern about her account statement around terms such as IBAN and BIC along with internet banking charges.

As resolution couldn't be reached with Nationwide Ms R brought her complaint to this service.

Our investigator didn't uphold the complaint. She said there was no evidence Ms R wasn't the person making the purchases and authorising payments to shop H. Our investigator said the same applied to the ATM cashpoint withdrawals. But she did say Ms R could still raise a fraudulent transactions issue with Nationwide. Our investigator accepted Nationwide's explanation that the information on the account statement was provided as standard. Nationwide told our investigator this was how it keeps customers informed just in case they should need the details. Our investigator accepted that Ms R might feel this didn't apply to her but didn't think Nationwide needed to change it.

Ms R didn't accept this and asked for her complaint to be passed 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.

Ms R has raised numerous issues with Nationwide. In this complaint I will be only dealing with the transactions with shop H, the queried cash withdrawals, and the issues with the details on the account statements only.

Specifically, the three issues are:

- Some payments to shop H Ms R said has closed.
- Cashpoint ATM Link machine cash withdrawals, Ms R is disputing and wants refunded.
- The information included on Nationwide statements referring to IBAN and BIC numbers.

Ms R contended this wasn't the same shop as the one where the transactions took place. In its final response letter Nationwide said the transactions to shop H were *"legitimately made*

*at the time.*" Nationwide accepted after checking the internet that the shop was now permanently closed but couldn't see when exactly that had happened. But it confirmed to Ms R, *"if you believe the shop was closed prior to the transactions showing on your statements then we may be able to raise a fraud claim for you."* Nationwide said Ms R could contact Nationwide as it would be happy to discuss the matter further if she did wish to raise a fraud claim. But Nationwide did say to this service about the transactions, *"this will show [on the account statement] if the transaction was legitimately made at the time."* Nationwide said both payments were made through contactless payment and *"Numerous other contactless payments made on those days without member advising that they had lost the card or that the other payments were also fraudulent."*

Regarding the transactions in shop H (or any shop Ms R wishes to refer to) there's no evidence to suggest Nationwide has acted unfairly or unreasonably. It said the details in its system confirmed from its records that the contactless payments were authorised by Ms R. Other payments were made on the same day, and these aren't disputed, Miss R hasn't detailed specifically any other particular shop. There's no record of the card being lost or stolen. So, I can't say Nationwide needs to take any further action regarding these transactions.

In relation to the ATM withdrawals Nationwide said Link machines are used widely across the whole of the UK and these were showing as they normally would as transactions on Ms R's account statements. However, it concluded by stating *"if you believe someone has used your card fraudulently to make a withdrawal, I'd also be happy to discuss the options you have available in order to raise an ATM or fraud claim."* Nationwide did confirm to this service that the transaction code showed the PIN was used correctly for the withdrawal. Ms R said Nationwide should be able to give her the description of the bank or building society the ATM is located at and without that she should be refunded. I note that Nationwide has provided the name of the bank and the location (local to Ms R) where the withdrawal took place.

Miss R said she doesn't have a LINK logo showing on her debit card so doesn't think she could use a LINK machine. If Ms R wants to raise fraud or further points Nationwide has already confirmed it is willing to have this conversation with Ms R.

There's no evidence that Nationwide has acted unfairly or unreasonably in the way it has handled these withdrawals.

Ms R said many of the references on the account statement didn't apply to her. Nationwide said the IBAN and BIC references are noted on customer account statements *"for convenience."* Nationwide accepted Ms R may not need such detail and information, but it said, *"some members will make and receive foreign transactions and we believe having the specific account information to hand on a statement is beneficial."*

Nationwide noted Ms R had an account that didn't have every single feature, it said a statement relates to its *"Flex products as a whole."* But it confirmed it couldn't change the statements. It said if Ms R was worried about security she could change to paperless settings. It said if Ms R was suffering any fraud on the account, she could contact it to make a claim. Nationwide concluded *"Moreover, statements are only shared with the member themselves so providing there's no mistakes where it gets sent to an incorrect address then there would be no problem."* I think Nationwide answered this reasonably and fairly.

As Ms R remained unhappy Nationwide offered to speak with her on the telephone as it felt this often helped with communication and made it easier to get a better understanding of the issues. I've listened to lengthy detailed calls between Ms R and Nationwide. I think Nationwide acted fairly and reasonably in its attempts to resolve the issues for Ms R.

**My final decision**

I don't uphold this complaint.

I make no award against Nationwide Building Society.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R to accept or reject my decision before 11 November 2024.

John Quinlan  
**Ombudsman**