

The complaint

Mr M complains that Nationwide Building Society unfairly deducted funds from his savings account.

What happened

In August 2024, Nationwide received an Interim lump sum deduction order (LSDO) from the Child Maintenance Service (CMS), to take £1,269.08 from his account.

Following receipt of this order, Nationwide suspended Mr M's access to this amount from his savings account, and sent it to CMS in line with the instructions.

Unhappy with this, Mr M raised a complaint with Nationwide. He didn't believe Nationwide could take money from his savings account without his authority.

In response to Mr M's complaint, Nationwide said:

- It had not done anything wrong.
- It received an official notice from CMS to freeze the amount of £1,269.08. This was a legal instruction which it must action.
- Mr M would need to contact CMS to question this further.

Unhappy with this response, Mr M referred his complaint to our service where it was considered by one of our investigators. She didn't believe that Nationwide had done anything wrong and didn't uphold the complaint.

Mr M said he continues to feel let down by Nationwide. He feels CMS should not have the power to take money from people's accounts without their consent and is sickened that they can. He said he put his money in Nationwide believing that it was safe.

Because Mr M was unhappy with the investigator's findings, this complaint has been passed to me to decide.

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 in agreement with our investigator's findings. I've explained why below.

I've seen the LSDO, and I'm satisfied that it applies to Mr M – in respect of arrears of child maintenance. There doesn't appear to be any dispute that this is a legitimate order given by the correct body under the relevant legislation.

I've seen nothing to suggest that the order had been discharged in any way when Nationwide froze the sum of £1,269.08 from Mr M's savings account as specified within the order. So it wasn't unreasonable for Nationwide to follow this order. In fact, by not doing so,

Nationwide would've been guilty of an offence, and could've been taken to court, subject to a fine.

If Mr M has concerns about the amount he owed to CMS, or the way it operates he will need to raise this directly with CMS. It's not Nationwide's role to question this on his behalf.

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 M to accept or reject my decision before 29 July 2025.

Lorna Wall
Ombudsman