

## **The complaint**

Mr B complains Nationwide Building Society sent him a refund without any explanation and that its communication since then has been very poor.

## **What happened**

Mr B had a credit card account with Nationwide which he closed over 15 years ago.

Mr B says he received a payment from Nationwide in May 2024 that he didn't recognise. He says he contacted Nationwide and was told that the refund related to his credit card. Mr B asked Nationwide to explain why he was receiving a refund and why no-one had contacted him to say that he'd be doing so before the refund was paid to him. He says he told Nationwide to contact him by email as he works all over Europe and often doesn't have a phone signal. Mr B says that Nationwide called him several times despite what he'd said about his communication preferences – and emailed him to say it had done so – and that when he agreed to a call they rang him four hours later than had been agreed. He says Nationwide calling him despite making it clear he wanted to be contacted by email showed a total lack of customer care and service and that he had to travel to take the call he'd agreed to and this had caused him considerable inconvenience and impacted his ability to do his job. Mr B also says Nationwide gave him incorrect information on more than one occasion when he followed up. He complained and said he wanted compensating for his time which he estimated at three hours.

Nationwide looked into Mr B's complaint and said that it hadn't contacted him about the refund in advance because it was for less than £10. Nationwide said that it had emailed him about his complaint because the times he'd said he was available to take a call were outside its complaint team's hours and that it had done so in line with his communication preferences. Mr B wasn't happy with Nationwide's response and so complained to us.

One of our investigators looked into Mr B's complaint and said that they couldn't ask Nationwide to change its processes – namely that it wouldn't contact a customer in advance if making a refund of less than £10 – and that they didn't think Nationwide needed to do anything else to put matters right. Mr B wasn't at all happy with our investigator's recommendations and asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed to me.

## **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.

I contacted Mr B to get a better understanding of his complaint. Having done so, I accept that Nationwide could have dealt with this refund better. I do, however, also have sympathy for Nationwide's position. In this case, for reasons that aren't entirely clear, Nationwide identified the fact that there was a nominal balance left on Mr B's credit card which it decided to return. That meant he received an unexpected credit of less than £2. I can understand why he wanted to know where that credit came from, and I can also understand why Nationwide didn't contact him in advance to say that it was going to be crediting his account given the minimal amounts involved. I can understand too why it might be frustrating for Mr B not understanding how this refund came about – beyond it relating to a credit card he closed over 15 years ago. But in this case, I think an apology is sufficient.

I appreciate that Mr B has been inconvenienced, and it must have been frustrating when Nationwide didn't call at the time he expected it to. He asked Nationwide to compensate him for the time he's spent on this complaint at his normal hourly rate. In other words, he asked for £100 in compensation. I've explained how we approach compensation, and that we don't usually consider, for example, someone's hourly rate.

I can understand why Mr B would like to understand why he got a refund – the data he has suggests there was no balance when his card was closed. But I don't think it's proportionate or fair to require Nationwide to investigate why Mr B's account had a nominal balance. In short, I don't think Nationwide needs to do more.

## **My final decision**

My final decision is that Nationwide Building Society doesn't need to do more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 21 February 2025.

Nicolas Atkinson  
**Ombudsman**