

## **The complaint**

Mrs L is unhappy that she's been the victim of fraud from an account she previously held with Nationwide.

## **What happened**

In June 2022, Mrs L contacted Nationwide regarding concerns she had about her account. She told the society that she didn't apply for the current account herself and had been the victim of fraud.

The society reviewed the activity on the account and considered that it wasn't indicative of fraud.

Mrs L raised a complaint with Nationwide and it responded in June 2024. It said despite trying to understand the complaint in full, it wasn't able to confirm the exact issues Mrs L was unhappy with. But it didn't agree to do anything further.

Mrs L referred her complaint to our service where it was considered by one of our investigators. She made reference to a number of reasons why she didn't feel Mrs L had been the victim of fraud, and therefore didn't ask Nationwide to do anything further.

Mrs L remained unhappy so the 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've reached the same conclusions of our investigator. I've seen nothing to suggest that Mrs L has been the victim of fraud.

Within its submissions, Nationwide has referenced a number of branch visits from Mrs L in relation to the account, that she's requested a number of replacement cards during the life of the account and has deposited cash into the account too.

As well as this, I've seen that there were regular transactions that appear to be for everyday spending, such as a number of transactions at a supermarket.

And, when Mrs L raised concerns about the account with Nationwide, the debit card was in regular use, and Mrs L hasn't reported any specific transactions as being carried out by an unauthorised individual.

So, from the evidence I've seen, On balance, I don't find it likely that Mrs L has been the victim of fraud. I recognise the strength of feeling Mrs L has about this, and I appreciate that this outcome is likely to come as a disappointment to her. I note the account in question has now been closed by Nationwide, and therefore it isn't pursuing her for any outstanding balance. I won't be asking Nationwide to take any further action.

**My final decision**

My final decision is that I do not uphold this complaint, as I find no evidence that Mrs L has been the victim of fraud.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 28 March 2025.

Lorna Wall  
**Ombudsman**