

## **The complaint**

Mr T complains Nationwide Building Society (“Nationwide”) refuses to refund him for transactions on his account he says he doesn’t recognise.

## **What happened**

The facts of this complaint are well known to both parties, so I won’t repeat them in detail here.

In short, Mr T says he doesn’t recognise transactions to Google You Tube music, which have debited £10.99 from his account monthly since October 2022. Mr T says he didn’t sign up to this subscription service and he says he didn’t use it. Mr T also says he didn’t recognise the email address associated with the google account.

Nationwide says it initially refunded 12 months’ worth of the monthly payments in dispute, however, it received evidence from the merchant showing the subscription details, the account details and evidence that Mr T had used the service between May and August 2024. So Nationwide re-debited four months of the payments for the months the service had been used. It says there is no evidence the transactions were not authorised, and the evidence shows Mr T benefitted from the service for the months May to August 2024.

Our investigator considered this complaint and decided not to uphold it. Mr T wasn’t happy with this outcome, so the complaint has been passed to me to consider.

## **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.

Mr T brought his complaint to us saying that he didn’t authorise the transactions in dispute. Nationwide considered this complaint and raised a successful chargeback for him for eight months’ worth of payments, but it said the evidence shows the transactions were authorised and he received the services paid for during May and August 2024. I have considered this complaint in full, however, for the reasons outlined below, I think the outcome reached by Nationwide and the investigator is fair.

Nationwide has provided evidence that the transactions in dispute were carried out online through Mr T’s google account. The evidence supplied sets out that the purchase was initiated in October 2022 and payments of £10.99 have been taken out monthly. It also states the purchase was initiated using Mr T’s card via his recognised google account. Mr T claimed he didn’t recognise the email address associated with the google account, but this is the same email address he gave us in relation to another complaint with our Service, and the email address Nationwide had registered for him. So, I think it’s likely this email address does belong to Mr T and the subscription was set up via his Google account.

Mr T has not provided any explanation as to how someone else could’ve obtained his card details, access to his google account and his device to make the payments in dispute. It is

also unusual that he had not noticed these transactions previously, as they were being debited monthly for some time. The evidence provided by the merchant also shows Mr T had used this service for four consecutive months. So, I think it's likely Mr T was responsible for the transactions in dispute, and it seems he had the benefit of the service it provided.

I know this outcome will come as a disappointment to Mr T, but I am not persuaded the transactions in dispute were unauthorised, and I think Mr T benefited from the service for the period of payments he has paid for. So, I won be asking Nationwide to do anything further.

### **My final decision**

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 4 June 2025.

Sienna Mahboobani  
**Ombudsman**