

The complaint

Mr T is unhappy with Nationwide Building Society. Mr T opened an account with Nationwide specifically to receive a large payment from a solicitor abroad. The money didn't go through, and Mr T was still charged a fee for it.

What happened

When Mr T first opened the account, he said he advised the branch an amount in excess of £250,000 would be transferred into the account from abroad. He said he asked the branch staff what information he would need so he could tell his solicitor and the branch manager wrote down all the details for him. Mr T said he got an email from his solicitor on 2 October 2024 to say the bank transfer was being sent. He said he spoke to Nationwide on several occasions during this period confirming the exact amount involved and where it was coming from. Mr T said the bank transfer cost him £625.00.

Mr T said his solicitor contacted him to say the payment had been returned, and she didn't know why. Mr T contacted Nationwide who said some information was missing from the origin of the account, but it wouldn't specify exactly what. Mr T said his solicitor has confirmed he will have to pay the £625.00 again to do another transfer. But Mr T said it's Nationwide's mistake and he shouldn't have to pay it.

Mr T brought his complaint to this service.

Our investigator didn't uphold the complaint. She said Mr T arranged the transfer himself so Nationwide can't be held responsible. She checked the information on Nationwide's website that clearly stated what was required to receive an international payment. She said it also explained what happens if correct information isn't inputted. Our investigator didn't think Nationwide had made any mistakes.

Mr T didn't accept this and asked for his 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.

Mr T said he was clear with the branch about what he was opening the account for and what he wanted to do. He said he asked the branch staff what information he would need to provide to his solicitor. Mr T gave this service evidence of a compliment slip which noted a Swift code, BIC code and IBAN number. He said the branch manager wrote down all the information on this compliment slip.

Mr T said Nationwide didn't confirm what the problem was and exactly why the payment didn't go through.

Mr T was clear that he never asked for the IBAN number or the BIC code. He said he had no knowledge of these terms, he said these were the details Nationwide gave him, telling him this was all he needed for the transfer.

Nationwide apologised. But it didn't accept it had done anything wrong. It said the payment was rejected *"due to some missing details relating to the originator address."*

Nationwide said it would be unable to provide the senders details as this is not something it would have access to.

It said it reviewed the payment and spoke with its international payments team and staff branch members to get a full understanding of what happened.

Nationwide concluded it would be unable to *"apply the payment to your account where the full details have not been provided. In this instance, the funds would then be returned to the sender."*

Nationwide said this is outside of its control as it would be up to the sender to input all of the details required.

I understand the point Mr T is making. It's clear from his testimony that he did everything he could to try and make sure the transfer went through smoothly. But I can't see that Nationwide has done anything unfairly or unreasonably here.

It's clear that it can't give details and information to Mr T that it doesn't know. In relation to who is sending the money I think it's reasonable for Nationwide to expect the sender to complete and provide those details. I think without those details Nationwide wouldn't be able to accept the transfer.

I don't think Nationwide made any mistakes here. I can't hold it responsible for details that have to be provided by another party, the party sending the money to Nationwide.

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 Mr T to accept or reject my decision before 7 March 2025.

John Quinlan
Ombudsman