

The complaint

Ms R complains Nationwide Building Society has treated her badly many times during the years she's been with them. And that Nationwide Building Society took money out of her account just before Christmas leaving her with almost nothing.

What happened

Ms R has an account with Nationwide with a debit card.

Ms R says she wanted to book a much-needed break just before Christmas. She says she went online to make a hotel booking, kept on receiving error messages and didn't get a booking confirmation. She says that she subsequently checked her online banking and initially couldn't log on. She says that when she was finally able to do so she saw that the money that had been in her account had gone leaving her with almost nothing.

Ms R says she contacted Nationwide explaining that she was extremely vulnerable and asking for urgent help. She says Nationwide didn't get back to her quickly and when it did its replies were cold and unempathetic. Nationwide told her that she'd authorised two payments to the hotel and it hadn't done anything wrong. She made a complaint.

Nationwide looked into Ms R's complaint and again said that it hadn't done anything wrong – it said it had pre-authorised two payments to the hotel and declined three others as she didn't have sufficient funds. Nationwide said it looked like there was a problem at the hotel's end and says it gave Ms R instructions as to what to do next in order to get her money released early. Nationwide says the two payments were released on 24 December 2024, but could have been released earlier had Ms R followed its instructions

Ms R was very unhappy with Nationwide's response and so complained to our service. She said she wanted £500 in compensation, amongst other things.

One of our investigators looked into Ms R's complaint and said that they didn't think Nationwide had done anything wrong. Ms R was very unhappy with our investigator's response and asked for her complaint to be referred to senior and impartial staff. Her complaint was, therefore, referred to an ombudsman for decision and was 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've read Ms R's complaint carefully. It's clear that she was in a vulnerable and distressed state when she complained to us. I can understand why – it seems that but for the help of friends she would have had almost no money over the Christmas period at a time when there was already a lot going on in her life. I can also understand why she is so angry at the fact that over £200 of her own money was "in limbo" for such a lengthy period of time. It can't have been easy for her. I am, however, satisfied that Nationwide didn't do anything wrong when it authorised the two payments it did on 16 December 2024. That's because they weren't sufficiently unusual for Nationwide to believe they were anything other than two payments Ms R wanted to make. So, I don't agree Nationwide should have stopped them. And I agree that the evidence points to an error at the hotel's end.

I can see why Ms R didn't think Nationwide's offer to help her get the pending payments reversed more quickly was helpful. It would have involved her sharing information that she would have been very uncomfortable sharing. It's not clear exactly why – because Ms R hasn't gone into detail – but I can see she is very uncomfortable sharing personal details. Unfortunately, as our investigator has already said, once a payment is pending there is not much the bank can do – it's really then up to the merchant – beyond what Nationwide suggested.

I'm glad that Ms R had friends who were able to step in and help. In this case, however, I can't say that Nationwide acted unfairly or unreasonably. I'm also looking into what happened with these two payments only. It's clear from what Ms R says that she's unhappy with how Nationwide has treated her over the years. But unless and until Ms R complains to us about that, and says what's happened, it wouldn't be fair on either side to comment.

My final decision

My final decision is that I won't be asking Nationwide Building Society to do more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R to accept or reject my decision before 14 May 2025.

Nicolas Atkinson
Ombudsman