

## **The complaint**

Miss D complains Nationwide Building Society's actions caused her to go overdrawn and that it should refund the savings she used to help clear the majority of the overdraft.

## **What happened**

Miss D is a customer of Nationwide and has been one for over twenty years.

Miss D says she spoke to Nationwide before she went abroad and was told she wouldn't be charged fees for withdrawals abroad. Three months after returning from her trip abroad, however, three transactions debited her account and she was charged fees too – resulting in her account going overdrawn.

Miss D contacted Nationwide to find out what was going on as she didn't immediately recognise the transactions. She was eventually told that the transactions in question were ATM withdrawals and that these could take up to 180 days to debit. Miss D was unhappy with Nationwide's response, and unhappy that she'd had to use her savings to clear the majority of the overdraft. Nationwide looked into the matter further and paid Miss D £30 in compensation and refunded £46.70's worth of charges. Miss M complained to us.

One of our investigators looked into Miss D's complaint and said that they didn't think that Nationwide had acted unfairly and so wouldn't ask them to do more. Miss D asked for her complaint to be referred to an ombudsman for a decision. Her 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.

The majority of the facts in this case aren't in dispute. Both parties, for example, agree that Miss D made three ATM withdrawals in June 2024 whilst abroad, that these withdrawals didn't debit her account until September 2024 and that Miss D's account went overdrawn as a result. Nor do the parties dispute that Nationwide's terms and conditions say that transactions abroad made take time to debit.

I can see that Miss D has been exceptionally polite throughout her complaint, acknowledging that Nationwide acted within the terms and conditions of the account. I can also see that she's found the whole episode very upsetting – almost certainly because she manages her account very well and because by the sounds of it has never been overdrawn before. And I think she makes a good point that because it took the merchant some time to claim these funds they weren't showing as pending on her account in the run up to them being debited. I can, in the circumstances, see how Miss D went overdrawn despite consistently managing her account well and why this would have been upsetting.

I agree with Miss D that it would have been helpful if these transactions had been showing as pending up to the point that they were debited. I agree – although to a lesser extent – that

these were genuine transactions so in theory Miss D should have been expecting them to debit at some time. Having said all that, I agree with our investigator that this isn't enough in itself to mean that Nationwide should refund the savings Miss D used to clear the majority of the overdraft she went into.

I can see that Nationwide refunded £46.70's worth of charges – I consider that to have been the right thing to do – and paid Miss D £30 in compensation. Whilst I acknowledge Miss D has clearly been upset – and rightly so – by what has happened, I agree that there is not enough to say that Nationwide should do more. I appreciate that this will be disappointing to Miss D, who I'd like to say again has been understanding and respectful throughout.

### **My final decision**

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss D to accept or reject my decision before 14 April 2025.

Nicolas Atkinson  
**Ombudsman**