

The complaint

Mr G complains about how Nationwide Building Society has dealt with an international payment he sent and its efforts to help him recover it.

What happened

In December 2023, Mr G instructed Nationwide to make an international payment online to another company. Some time after this, he contacted Nationwide to ask about the payment as it hadn't been received. At this point he was advised that Nationwide's intermediary bank had forwarded the funds to another bank abroad. Mr G said that he didn't have an account with this other bank and so Nationwide completed a trace of the payment but never heard back from the other bank that had received the payment.

Nationwide made several attempts at a recall of the payment, but these were unsuccessful because the receiving bank didn't respond. Mr G then complained to Nationwide about this situation. It responded to explain that it had dealt with the payment correctly. It noted that prior to making the payment, it had explained how Mr G could make such a payment and he confirmed that his daughter would help him.

Nationwide said there were no recorded issues with its system when he called and that it had dealt with the requests to recover the money correctly – but had been ignored by the receiving bank. At the point it sent its final response to the complaint, Nationwide said that it would no longer be able to keep pursuing the matter and gave Mr G information to help him do that himself.

Mr G wasn't happy with this and referred his complaint to this service where one of our investigators looked into it for him. They found that Nationwide had used the correct International Bank Account Number (IBAN) that he provided when making payment and so it followed his instruction correctly. Then they were satisfied that it had done all it could to recall the funds.

Mr G disagreed, saying that he still believed that Nationwide or its intermediary bank and potentially even the company he intended to pay had sent his money to the wrong account. He restated that he had no account with the other bank that received the payment. There was then a back and forth of messages between Mr G and our investigator, but the investigator didn't change their outcome and Mr G continued to disagree, so the complaint was passed to an ombudsman 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.

Mr G's frustration and disappointment here is clear – a payment he instructed Nationwide to make has gone missing and he's now without that money. So I can see why he feels like this is an unfair position to be in. But my role is to look at all the circumstances of a complaint independently and impartially and decide what is fair and reasonable.

In doing so, the starting point here is that Nationwide's role in this situation was to follow Mr G's instruction to make the payment he wanted. I've seen Nationwide's records of the payment instruction it carried out, including the relevant IBAN. This information is clear and persuasive and shows that it made the payment using the details that Mr G provided when he input his instruction for the payment online. So I'm satisfied that Nationwide acted correctly when it made the payment as it did.

Mr G has said that he doesn't hold an account with the recipient bank and I accept that is the case based on the strength of his testimony. But, Nationwide's role here was to follow Mr G's instruction as a customer and make the payment he instructed. It did that. There was nothing in that instruction that was unusual and nor would it have been unusual for a customer to make a payment like this to an account that wasn't in their name. So even though Nationwide did send the payment to this bank – it didn't do so as a mistake, instead it did so because that was in line with the information that Mr G gave it.

Mr G says that he thinks that perhaps Nationwide's intermediary bank may have made a mistake in sending the payment on. But there's no evidence to support that. Instead, Nationwide looks to have acted on the payment correctly and in line with Mr G's instructions which includes its instructions to its intermediary bank.

I'm also satisfied that Nationwide has made reasonable attempts to recover the money here. I've seen that each time it has tried to recall the payment, it hasn't received any response from the receiving bank. In such a situation, Nationwide can't do any more to help Mr G.

I'm mindful that this will be a disappointing outcome for Mr G – but I see no basis on which I can say that Nationwide can do any more to help him here. I note that Nationwide has provided him with information that he could use to take the matter further himself which is helpful. I wish him the best with any future endeavours to get this payment back.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 18 April 2025.

James Staples
Ombudsman