

## **The complaint**

Mr M and Mrs M complain that a payment made by Mr M to his credit card went to Mrs M's credit card. He's unhappy that Mrs M's credit card is showing as a payee on his banking app.

## **What happened**

Mr M and Mrs M hold a Flex Direct joint bank account with Nationwide. They also have separate credit card accounts with Nationwide. Mr M's credit card account ends in 1197 and was set up as a payee on his banking app on 12 April 2023. Mrs M's credit card account ends in 0737 and was set up as a payee on her banking app on 3 February 2023.

Mr M has explained that he uses the banking app on his phone to make payments to his credit card which showed on the list of payees as "Member Credit Card". Mr M says that he made payments to his credit card in this way without issue for several months but then in December 2024 Mrs M's credit card appeared as a payee option on the banking app and without realising it, Mr M made several payments to Mrs M's credit card, thinking that he was making payments to his own credit card.

Mr M was unhappy that his wife's credit card had appeared as a payee on the banking app and that this had caused him to make payments to her credit card account instead of his own. He complained to Nationwide.

Nationwide didn't uphold the complaint. In its final response it said it hadn't made an error with the allocation of payments because Mr M had selected to send money from the joint account to a reference which was his wife's credit card. Nationwide said it hadn't done anything wrong with regards to Mr M's wife's credit card showing as a payee. It said that Mrs M set up her credit card as a payee on 3 February 2023 and because the Flex account was a joint account, any payment set up by Mr M's wife would be visible to both of them when they logged into the banking app.

Mr M remained unhappy and brought his complaint to this service. He said the sudden appearance of Mrs M's card on the list of payees had caused the problem and he didn't think Nationwide had explained how this had happened.

Our investigator didn't uphold the complaint. He said he couldn't find any evidence that Nationwide had made an error.

Mr M didn't agree. He said his wife had made transfers to her credit card from the Flex account on 3 February 2023, but her details only appeared in the payee list on his banking app with effect from December 2024. Mr M questioned why Mrs M's details hadn't appeared before.

Because Mr M didn't agree I've been asked to review the complaint.

## **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 know it will disappoint Mr M and Mrs M, but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I've reviewed the information provided by both parties. I appreciate that Mr M feels very strongly about this and is adamant that Mrs M's credit card didn't appear as a payee in the list of options prior to December 2024. However, Nationwide has provided evidence which shows that Mrs M's credit card was set up as a payee (from the Flex account) on 3 February 2023, and that payments have been made from the Flex account to Mrs M's credit card since that date.

Nationwide has explained that because the Flex account is a joint account, any payments set up by Mr M's wife would be visible to both of them when they used the banking app. This is why Mrs M's credit card was visible on the list of payees when Mr M used the app. I appreciate that Mr M has said that this wasn't the case until December 2024, However, I haven't seen any evidence to suggest that Mrs M's credit card wasn't showing as a payee on the banking app prior to December 2024, so I can't fairly conclude that there has been an error.

I've reviewed the payments that Mr M made to Mrs M's credit card. These occurred between December 2024 and January 2025. I can see that Mrs M's credit card appears as "Member Credit Card" on the list of payees. I can also see that Mr M's credit card is described in the same way. Each credit card has its own credit card number assigned so I'm satisfied that its possible to differentiate between the two and pay the intended account.

Taking everything into account, I haven't seen any evidence to suggest that Nationwide has made an error here. Mrs M set up her credit card as a payee from the joint account in February 2023. Theres no evidence to show that Mrs M's card hasn't been in the list of payees since then. And Mr M selected Mrs M's credit card to make payment to when he went on the banking app. Nationwide allocated the payment to the payee selected by Mr M.

For the reasons I've explained above, I'm unable to uphold the complaint.

## **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M and Mrs M to accept or reject my decision before 11 July 2025.

Emma Davy  
**Ombudsman**