

The complaint

Mr M complains about the service he received from Nationwide Building Society ("Nationwide") regarding a cancelled subscription payment that left his account.

What happened

Mr M says he visited a branch of Nationwide around 14 April 2025 to cancel a payment to a subscription he had.

Following this Mr M noticed the payment was showing as pending on his account and so Mr M contacted Nationwide about this via webchat on 18 April and asked for it to be refunded.

Nationwide explained that it was unable to stop the payment, but that once the payment is debited it would submit a Visa dispute claim which would allow it to request a refund. Following this the payment in question was debited from Mr M's account and then refunded the following day.

Mr M complained about the unauthorised payment leaving his account and the service he received when raising his complaint.

Nationwide says it has no record of Mr M attending branch and that the advice it gave Mr M regarding the stopping of the payment and submitting a Visa dispute was correct and so it made no errors here. Nationwide says it combined both Mr M's complaints together as it regarded them as stemming from the same issue – being the unauthorised payment.

Nationwide agreed that the service Mr M received during the webchat could've been better as he was passed between agents having to repeat his concerns and could've been told earlier that his refund had already been applied to his account and so agreed to pay Mr M £25 in compensation to settle his complaint.

Mr M was dissatisfied with this and so brought his complaint to this service.

One of our investigator's looked into Mr M's concerns but didn't think it was unreasonable for Nationwide to combine his complaints into one as they agreed they stemmed from the same issue. As there was no evidence to confirm Mr M had requested cancellation of the subscription payment prior to the payment being debited from his account they couldn't say Nationwide had done anything wrong, but didn't think this impacted the overall outcome as Mr M had already been refunded the transaction in question.

They agreed that Mr M was inconvenienced and frustrated by the service he received during the webchat but thought the £25 Nationwide offered in compensation was fair and so didn't think Nationwide needed to do anything more. Finally, they confirmed that Mr M could close his account with Nationwide without it affecting the progress of any complaints he has with it.

Mr M remained dissatisfied with this as he is also unhappy about how he was spoken to over the phone by Nationwide's representative and that it failed to advise him that his two complaints had been merged, and so Mr M's complaint was progressed for an ombudsman's 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.

Firstly, this service doesn't supervise, regulate or discipline the businesses we cover. And my role isn't to punish or penalise businesses for their performance or behaviour – that's the role of the regulator, in this case the Financial Conduct Authority. So I can't look at Nationwide's complaints procedures and tell it what it must do and even if it was in this service's power to do so, as complaint handling isn't a regulated activity, we wouldn't be able to look at Mr M's complaint if it solely related to this.

Nor can we look at complaints that the business hasn't had an opportunity to answer first – as I believe is the case here regarding the service Mr M received over the phone. And so I will not be addressing this complaint point here.

But as Mr M's complaint about the handling of his complaint stems from one event - the unauthorised payment being taken from his account - I think it is both a reasonable and practical course of action that Nationwide have taken in combining these complaints into one and I don't think Nationwide have treated Mr M unfairly here.

It might help if I explain here, my role is to look at problems that Mr M has experienced and see if Nationwide has done anything wrong or treated him unfairly. If it has, I'd seek to put Mr M back in the position he would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

In this case Mr M says that Nationwide failed to cancel a subscription as instructed by him during a visit to branch. Unfortunately, there isn't any evidence of this instruction so I can't make a finding that Nationwide have done anything wrong in this regard. But I don't think this makes a difference to the overall outcome as I can see from Mr M's bank statements that although the payment did leave his account it was refunded quickly and so I consider Mr M to be in the position he'd be in had the payment been cancelled as per his wishes.

And although I accept Mr M has been inconvenienced by having to contact Nationwide when he noticed the payment in question pending on his account, as I can't say this was due to Nationwide's error I don't think it would be fair to direct Nationwide pay compensation for this.

However, I agree that the service Mr M received when he contacted Nationwide through its webchat could've been better. Mr M was passed from one agent to the next and had to repeat himself which I understand he found very frustrating. But Nationwide did provide Mr M with the correct advice and have already compensated Mr M £25 for the service received which I think is fair as I'm not persuaded that the impact this had on him warrants an uplift on this. Things don't always go smoothly and as stated above our role isn't to punish or penalise the businesses we cover.

And so on this basis I think the £25 payment Nationwide made to Mr M to resolve his complaint is fair and I'm not going to ask Nationwide do anything more.

My final decision

For the reasons I've explained, I think what Nationwide Building Society has already done to settle Mr M's complaint is fair and I'm not going to ask it do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 8 September 2025.

Caroline Davies
Ombudsman