

The complaint

Mr K complains that Nationwide Building Society didn't give him enough information in a text alert about a direct debit payment due and he had to phone up about this.

What happened

Mr K explains that the text alert only gave initials for the direct debit originator and not the full name. He didn't like the tone of the message. And when he phoned Nationwide, it wasn't able to give him these details either.

Nationwide said that it hadn't made a mistake. It said that its text alert service helped Mr K to keep track of his account. And here let him know that there were insufficient funds in his account for a forthcoming direct debit payment. It said that it was Mr K's responsibility to manage his account and be aware of outgoing payments due. But Nationwide said that it would provide his feedback to its 'root cause' team. It also said that while its staff could also see payments due this could be limited and not include the full direct debit originator's name. Once the payment was debited the full information would show on his account statement.

Our investigator didn't recommend that the complaint be upheld. She said that the text alert had operated as intended. And was to give a general prompt. Here that was to make Mr K aware that there was a direct debit payment due from the account and insufficient funds to pay it. This was a short system-limited message.

Mr K didn't agree and wanted a review of his complaint. He said that what he wanted was 'rudimentary.' And Nationwide had put the responsibility onto him. Mr K said this came in the context of poor general service and there was a common public interest to address this.

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 need to say to Mr K that this service isn't the regulator and we don't have a role in setting or reviewing processes. And I'm looking here at the events of this complaint and not any wider views Mr K has expressed.

I note from Mr K's bank statement that the first direct debit to this originator was stated to have been made on 6 January 2025. The payment in this complaint relates to that next debited on 6 February 2025. And I can see there was a further one on 6 March 2025. I say this because the information is that Mr K had agreed to a direct debit to this originator. And it was fairly up to that business to make him aware of payments it intended to take.

The primary purpose of this text alert from Nationwide was to tell Mr K that there were insufficient funds in his account to cover this direct debit payment. And I can again see from his account statement that he made a transfer into his account on 6 February 2025 to cover the payment. I've seen a sample of the text 'template' used. And while it is direct, I think in the context of a text message and the purpose intended the tone is reasonable.

In my assessment the text alert process worked as it was designed to. That doesn't capture the full name of the originator and that also doesn't seem to be available from the systems until the payment is applied. I can see why Mr K would find that detail helpful. But I don't have a basis to find that Nationwide by not providing that in advance of the payment being applied has made an error or acted unreasonably. And I take that view in light of what I've said about the direct debit above and Mr K's own ability to manage payments on his account.

I can appreciate Mr K will be disappointed with my assessment and when I say that for the reasons given, I won't be requiring Nationwide to do anything more.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 26 September 2025.

Michael Crewe
Ombudsman