The complaint

Mr J is unhappy his Nationwide Building Society ("Nationwide") debit card was declined on two separate occasions. He is also unhappy with the service he received from Nationwide when he raised this.

What happened

In January 2025, Mr J tried to use his Nationwide debit card to pay for a meal. The payment was declined twice, and so he had to transfer money from his Nationwide account to an account with a different bank, to make the payment. This caused him embarrassment and inconvenience.

A week later, Mr J tried to use his card again with a different merchant. Mr J has said the payment was declined three times and the merchant then retained the card. Again, Mr J had to move money from his Nationwide account to an account with a different bank to make the payment. Unhappy, Mr J raised a complaint.

Nationwide said there hadn't been an error from their side regarding the transactions. They explained the initial transaction at the restaurant had been approved but was then returned by the merchant. But before the payment from the merchant could be received, they had attempted to take the payment again. This meant that there wasn't enough funds available in Mr J's account when the second attempt was made and so it was declined.

Regarding the second incident, Nationwide said there was no record of any attempted transactions on Mr J's debit card on the date specified. So, with no further information, they said this must have been an error with the merchant terminal.

In terms of the service issues raised, Nationwide were satisfied the explanation Mr J had received via their webchat had been correct. They acknowledged that Mr J had been told an incorrect date of when they received his complaint. Nevertheless, they were satisfied they'd acknowledged Mr J's complaint within their normal timescales.

Mr J remained unhappy and referred his complaint to us. In addition, he said that within their final response letter, Nationwide had commented on his spending which he thought was inappropriate.

Our investigator was satisfied with Nationwide's explanation of events and concluded it was more likely than not that any errors had been on the side of the merchants, so they didn't recommend that Nationwide should do anything further.

As Mr J has disagreed – the complaint has been passed to me 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.

Having done so, I've reached the same conclusion as our investigator. I appreciate this wasn't the outcome Mr J was hoping for – but I'll explain my reasoning below.

I'd like to assure both parties that I've carefully considered all submissions. If I don't comment on a particular point, or in as much detail, it doesn't mean I haven't considered it. My decision focuses on what I consider to be the key points of the complaint and reflects the informal nature of our service.

Mr J has told us that his Nationwide debit card was rejected on two occasions when trying to pay for a meal. Having reviewed the transaction history, I can see on the day in question a payment was first taken at 15.19:39 which Nationwide approved. However, the payment was then reversed at 15.20:12, by the merchant. This was also the exact same time that the payment was attempted a second time by the merchant. So, at that specific time, I'm satisfied there weren't sufficient funds available in Mr J's account as the original transaction had not yet been refunded. And this is why the payment was declined by Nationwide on the second attempt.

I appreciate Mr J then transferred money from his Nationwide account to a different account he held to make the payment. Whilst I note this would have been inconvenient – I can't fairly say that Nationwide made an error here.

Mr J has said he attempted a separate transaction a week later and that too was declined. He explained he knew there was money in the account as he had funded the account that day and so there was no reason for Nationwide to decline it.

However, having reviewed Nationwide's records I can see no evidence of Nationwide receiving a request for payment. So based on the information available, I can't fairly conclude that Nationwide made an error here. I think it's more likely than not that there was an error with the merchant's terminal. It appears Mr J used his card the following week – so I also can't reasonably conclude there was an error with the card itself.

I can see that Mr J is unhappy with the service he received from Nationwide, in particular about the information provided to him when he reported the issue to Nationwide.

Nationwide have acknowledged they incorrectly told Mr J via their webchat that his complaint had only been logged on 31 January 2025. This was in fact the day his complaint had been acknowledged by Nationwide. The complaint had in fact been logged on 25 January 2025. Whilst this error was unfortunate, I'm satisfied that this did not cause any delay or impact as I consider that Nationwide dealt with Mr J's concerns quickly.

Finally, I appreciate Mr J has said he's unhappy with the comments Nationwide made in relation to his spending habits. It seems to me that having reviewed Mr J's account in order to deal with the complaint, Nationwide would have seen transactions relating to gambling and just wanted to let Mr J know there was support available, if he felt he needed it. I don't think Nationwide were wrong to do so. Whilst I appreciate Mr J didn't welcome these comments, I consider that Nationwide were simply acting in Mr J's best interests in the circumstances.

My final decision

My final decision is that I do not uphold this complaint.

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

Laura Davies
Ombudsman