

The complaint

Ms N complains that she lost money by two international transfers carried out through Nationwide Building Society not being received.

What happened

In November 2024 Ms N applied through Nationwide to make a SWIFT transfer of £10,000 converted into USD (dollars) to a friend. She applied online for this transfer. However, the transfer was returned in full although the SWIFT payment of £20 wasn't refunded.

Ms N attempted to make the transfer again, attending a branch to make the payment. But this transfer wasn't received, and she asked Nationwide through its online chat to recall the payment. There was a delay in doing this and Ms N had to remind Nationwide. The payment was recalled on 11 December; the money being refunded to Ms N on 20 December. However, because of exchange rate differences the amount she received back was over £300 short.

Ms N complained to Nationwide. She felt that because Nationwide didn't allow the full details to be input into the system, this was the reason for the rejection of the transfers. She made the transfer through a different financial provider without any problem.

Nationwide agreed that it had delayed in recalling the second transfer. And for this it paid compensation of £75. It didn't agree that it had made any error with the payments. It said it does have the systems in place to accept all account details as confirmed by the payments team. It said there was nothing wrong with its SWIFT payments system.

On referral to the Financial Ombudsman Service, our Investigator thought that Nationwide hadn't made any error in carrying out the transfers, and the offer it had made in relation to the poor customer service Ms N received was fair and reasonable.

Ms N didn't agree. In particular she pointed out that she went into the branch for advice when making the second transfer attempt. She feels that any error in that application was the fault of Nationwide's adviser on the day.

The matter has been passed to me for an Ombudsman's review.

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.

Where the evidence is incomplete or contradictory, as some of it is here, I have to make my decision based on what I think is most likely to have happened. I have a duty to be impartial so I have to assess both parties' evidence fairly.

I appreciate that with an international transfer, with one or two intermediary banks involved, when things go wrong it is difficult to pinpoint why. But as Nationwide isn't responsible for any intermediaries or the recipient bank, I would need to be persuaded that there was an

error with its system or made by one of its advisers.

For the SWIFT application in general, I don't think that Nationwide's form is deficient. It allows the user to input all the necessary details. I'm not aware of any general problems with Nationwide's use of the SWIFT system. So I think that it's likely that the transfers failed because the bank account details were invalid.

For the first transfer, it appears that two account numbers were input, and the beneficiary banks' routing number should have been entered in the reference section.

I appreciate though that to a degree this was speculation. As the beneficiary bank, when asked about the account details said they were correct. But I don't know if this matched the details on the application. But given that the application was completed by Ms N and as Nationwide said that the transfer went through properly from its end, I can't find that there was any error on Nationwide's part here. Ms N only lost the £20 SWIFT fee.

For the second transfer, I understand that Ms N went into the branch to complete this. And while the adviser completed the form, they could only do so with the information that Ms N provided. They would not have known what the correct account number was. I understand that a number that was input was a combination of the two account numbers I have noted above. Unfortunately, this transfer failed and Ms N lost over £300 when it was recalled. But again, I think it was likely that the number put on the form was incorrect but this was supplied by Ms N. So, I can't find that Nationwide made an error in this respect.

In respect of the delay in recalling the second payment, Nationwide has accepted this. There was a delay of about 5 days and there was no loss in terms of the exchange rate. I think the payment of £75 compensation in this respect was fair and reasonable.

Overall, I'm sorry that Ms N has lost money in having to recall her transfer. However, I'm not persuaded that Nationwide made an error in this respect. And I think the compensation that it paid was fair and reasonable.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms N to accept or reject my decision before 27 October 2025.

Ray Lawley
Ombudsman