

The complaint

Mr B's unhappy with the time it took Nationwide Building Society (Nationwide) to provide proof of an international payment for a property sale in Ukraine – which led to further costs.

What happened

Mr B instructed Nationwide to send a £5,080.05 payment to Ukraine on 24 April 2025 which was converted to \$6,600 before being sent. Shortly after, he contacted them to request an MT103 (SWIFT message) for proof of payment. Nationwide processed this request and contacted their intermediary (HSBC) for the SWIFT message. Shortly after, Mr B discovered that he was provided with details for an account that couldn't accept USD, but he was still required to provide proof that the payment had been sent within a contracted three-day window.

Mr B was receiving pressure from his solicitor and the seller, so he proceeded to chase Nationwide regularly until the MT103 was provided to him on 9 May 2025. Due to the time it took to obtain the MT103, he had to send a further \$200 to the sender and £50 to his solicitor to prevent the sale from falling through. The payment was rejected, but hadn't been returned, so Mr B made a second payment using his HSBC account to complete the sale.

Mr B complained to Nationwide, and they paid him £200, apologising for delays in providing the MT103. He remained unhappy as he didn't think it recognised the impact this had on him, so he referred the complaint to our service. While the complaint has been with us, the original payment was returned, converted back to GBP and £4,845.90 was credited to Mr B's account on 2 June 2025. Mr B added to his complaint that the funds should have been returned sooner, which would have reduced his exchange rate losses.

Nationwide also added that they had changed their stance and didn't think that they acted outside of their timescales, so they didn't think further compensation was suitable.

One of our Investigators reviewed the complaint and thought that Nationwide provided the MT103 in line with their timescales and that Mr B could have provided a screenshot of their banking app as proof of payment. They added that the payment being rejected and the delay in it being returned weren't within Nationwide's control, so they couldn't hold them liable for Mr B's losses.

Mr B disagreed. He thought that the MT103 should be simple to provide as it's a simple bank task and a screenshot wouldn't have been suitable. He also didn't think it was formatted in the correct way and still felt that Nationwide were responsible for the time it took to return the payment. As such, the complaint has been passed to me for a final 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.

I can see that Mr B has provided detailed submissions explaining why he thinks Nationwide has acted unfairly. I've reviewed these and considered them alongside the key evidence on the case. While I may not comment on everything that's been raised, I've still taken it on board. I'll be commenting on the points that I think are key to the outcome.

It's not our service's role to tell a business to change its processes. But we must consider whether a business has acted fairly and reasonably in all the circumstances of a complaint, taking into account rules, regulations, industry guidelines and best practice at the time the event took place.

Obtaining the MT103

I can see that Mr B thinks the MT103 should be provided as a separate document instead of the message format that Nationwide used, but I can't see evidence of this being an industry requirement. MT103 relates to a message format, not a document – so a string of formatted code is required when this is requested. Other businesses may choose to send this in a different way if they wish to, but I can't say that Nationwide must do the same.

While Mr B thinks that obtaining an MT103 should be a quick procedure, there's no industry timescales for providing that information and these timescales can't be set by our service. Without this, I can't hold Nationwide to a timescale other than the one they've set internally.

Nationwide have said that their timescales are to provide an MT103 within 9 working days – which is likely to be longer due to the involvement of an intermediary in their international payment process, which isn't uncommon. I can see that Mr B requested the MT103 on 26 April 2025 and it was provided on 9 May 2025 – which is within Nationwide's timescales after deducting any weekends or bank holidays. I can see that Mr B chased this document regularly and it's clear that he needed it urgently, but I think they made Mr B aware of how long it would take at an early stage.

As a result of the payment issues and the time it took to provide this MT103 document, Mr B made a goodwill payment to the seller and a further payment to his solicitor. As Nationwide carried out the request within their timescales and there aren't any industry rules that say it should be done sooner, I can't say that Nationwide should be liable for the further payments he made. I also don't think they're responsible for the time he spent chasing the MT103 after Mr B was made aware of the 9-working day timescale.

The first payment

Nationwide has provided a copy of the payment trace which shows that the funds arrived with the receiving bank quickly, but it was held by them and wasn't marked as rejected until 16 May 2025. Nationwide has confirmed that this didn't arrive back with HSBC until the end of May, before it was converted to GBP and returned to Mr B.

A payment of \$6,600 was sent by Nationwide and their intermediary, but only \$6,525 was returned. I can't see that Nationwide or their intermediary applied any further charges to the payment, which suggests that the \$75 was deducted by the receiving bank and their correspondent banks.

Nationwide aren't liable for the funds being sent to an account that couldn't accept the currency, and I can't see that Nationwide would have been able to impact the amount of time it took for the payment to be returned to them after it was rejected. So, based on what I've seen, I don't think they made any errors here and they aren't liable for the difference in the amount that was sent and the amount that was returned.

The second payment

It's clear that this stressful situation stems from the seller providing Mr B with the incorrect account details. No matter what any party did, that first payment wouldn't have been accepted by the receiving bank and based on the payment trace, it wouldn't have returned in time. Which means that a second payment would have always had to be made by Mr B in order to complete the sale. As such, I can't hold Nationwide liable for Mr B having to make the second payment and the overdraft charges he incurred as a result.

I appreciate that this would have been a stressful experience for Mr B, particularly because he was under pressure from multiple parties and he didn't want the sale to fall through. However, this all stems from an error made in the bank details used for the payment, which would have still led to stress for Mr B and further payments having to be made.

Nationwide paid Mr B £200 in their response to the complaint which covers some delays and communication issues. As I don't think Nationwide have acted unreasonably in relation to the payment and the request for the MT103, I don't think it's reasonable to hold them liable for the losses that Mr B has claimed. So, I don't think further compensation should be paid.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 5 December 2025.

Chris Lowe
Ombudsman