

The complaint

Mr C complains that Nationwide Building Society made payments by standing order after he'd tried to cancel it and about the service he received from the Nationwide representative.

What happened

Mr C tried to cancel a standing order payable to a relative in March and April 2025, but these were still paid. Mr C got the money back himself but raised a complaint with Nationwide because the funds had been sent despite the instruction being cancelled.

Nationwide sent Mr C a final response letter on 13 May 2025 and spoke with him. It said a standing order had to be cancelled by 8:30 the previous working day. It logged his concerns about the lack of information on the app but said ultimately Nationwide hadn't made an error. Mr C wrote back to Nationwide saying he felt the substance of his complaint hadn't been understood.

He said there was a lack of a clear warning on the app that said it was too late to attempt a cancellation. He also said it had caused him stress to have to contact his relative and puts him as a customer at risk of losing his money. He asked for compensation and a formal apology.

Nationwide responded on 15 May 2025 acknowledging his further comments but saying its decision remained unchanged. Mr C referred his complaint to the Financial Ombudsman Service where an investigator reviewed it and concluded Nationwide hadn't done anything substantially wrong.

Our investigator said the app gives a warning about when standing orders need to be cancelled by and so they didn't feel Nationwide had treated Mr C unfairly or unreasonably. They also said they had reviewed the call with the Nationwide agent and found it to be handled professionally.

Mr C disagreed with the investigator's opinion. He said the warning message on the app was not sufficiently clear; he was disappointed by the tone of the conversation with the Nationwide agent; his concerns over how funds would have been reclaimed, had he not known the payee, were dismissed; he's concerned over how this would impact an elderly or vulnerable consumer and other banks pay compensation for mistakes like this – so should Nationwide. The complaint has now been passed to me, as an ombudsman, to consider and 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.

Before I deal with the matters I can consider, there are two issues I must tell Mr C I cannot consider. The first is how this sort of incident might affect elderly or vulnerable people.

The Financial Ombudsman Service resolves disputes between two parties – the complainant and the respondent business. We look at what happened to bring about the complaint and decide whether the business has made a mistake. If it has, then what it should do to put matters right. We look at the complaint before us and what did happen not what might happen. So, I can't make any finding on how this could potentially affect other people.

I also can't decide anything based on when another business might award compensation. My awards compensate for the distress and inconvenience caused if the business has made a mistake. If there's no mistake, there's no compensation.

Clarity of message around standing order cancellations.

I've accessed the banking simulator for Nationwide and gone through the steps required to cancel a standing order. I'm not going to detail all the steps required – just the relevant ones.

Having selected "Scheduled Payments", you are asked to select the standing order you wish to cancel. The next screen, within a box greyed to make it distinctive from the rest of the page, says:

Need to cancel or make changes?

Make sure you do it by 8:30 pm on the working day before your next payment date

I think the warning is clear. Mr C didn't ask until the day the payment was being made. So, I don't think Nationwide has done anything wrong by paying the standing orders.

Service provided by the Nationwide representative

I've listened to the call with the Nationwide agent and don't find her to be dismissive, rude or unhelpful. She remained professional throughout the call and gave Mr C answers to the questions he raised. I understand it isn't what Mr C wanted to hear, but I don't find anything wrong with either the information within the call or the way in which the call was handled.

My final decision

For the reasons given above, 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 C to accept or reject my decision before 13 November 2025

Stephen Farmer

Ombudsman