

The complaint

Mr M has complained that Nationwide Building Society gave him incorrect information about his repayment plan.

What happened

Mr M had set up a repayment plan with Nationwide, to pay off the balance on a switched-out account. But when he later called about it, he feels an agent incorrectly suggested he could pay less than the agreed £120 a month. He also feels Nationwide caused unnecessary delays in dealing with his complaint, including providing the relevant call recording. This caused him considerable stress.

Nationwide responded and apologised for how long it had taken to log the complaint – which had led to the delay in providing the call recording. It paid a total of £150 compensation. It also said that as a gesture of goodwill, it hadn't reported any negative information to the credit reference agencies about the missed repayment in March 2025.

One of our investigators looked into what had happened, but didn't think Nationwide needed to do anything further. Mr M disagreed, and said he didn't think it fair that he'd had to wait for four months, along with Nationwide's other errors.

The complaint's now been passed to me.

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'm not upholding it. I know this will be disappointing, but I'll explain why.

I've listened to the relevant call, in which the affordability of the plan was discussed. The agent says that Mr M may pay more than the £120 payment if he wished, but Mr M said the £120 was already a stretch, although it was affordable. The agent says if it becomes difficult, he can call to discuss it. So, I don't agree that the agent said Mr M could pay less than £120 on that plan. Rather, if it became a struggle, there could be a further conversation.

However, Nationwide has explained it hasn't recorded any negative information on Mr M's credit file, so Mr M hasn't suffered detriment from any misunderstanding.

As regards delays in logging the complaint and responding to information requests, Nationwide paid Mr M a total of £150 compensation, under two different internal complaint references. Although awards for distress and inconvenience aren't an exact science, this is broadly in line with what I'd have awarded, so I'm not awarding anything further.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 16 February 2026.

Elspeth Wood
Ombudsman