

The complaint

Mr and Mrs L complain that Nationwide Building Society (Nationwide) do not provide the references for incoming and outgoing payments from their bank account. They say these aren't available on mobile banking, online banking or on monthly statements. They complain that Nationwide has given them misinformation about this, and they'd like them to update their systems.

What happened

Mr and Mrs L hold a joint account with Nationwide.

In mid - January 2025 they set up standing orders and made multiple transfers to family and friends and they added references for each one. When they looked at their mobile and online banking they couldn't see the references. They also checked their statements and couldn't see them either. They contacted Nationwide to ask for help.

Mr and Mrs L were in contact with Nationwide about what they required and there were some discussions about what Nationwide could and couldn't provide to them. In the end Mr and Mrs L made a complaint. They wanted a copy of the references for all the payments made, or a copy reference with a letter confirming they could obtain this information in the future if required.

Nationwide responded and were able to manually provide the references for the standing orders but couldn't confirm the references for two payments. Nationwide also confirmed that they couldn't provide references for incoming payments to Mr and Mrs L's bank account. They apologised and said they'd taken Mr and Mrs L's feedback on board, but their systems didn't allow for this information to be automatically pulled through. They agreed to pay £150 compensation for the distress and inconvenience of not being able to provide the information that Mr and Mrs L wanted.

Mr and Mrs L remained unhappy because they didn't think the information they'd been provided by Nationwide was complete. They brought their complaint to this service. One of our Investigators considered the matter, he explained that the issue with the payment references not being available was a system limitation, not a mistake that Nationwide had made. He explained that we cannot order Nationwide to change their systems as this isn't within our remit. But he did think Nationwide had done what they could to assist Mr and Mrs L, by manually pulling the references – but he didn't think this was something they could reasonably do going forward. He agreed that the £150 compensation paid was fair for the inconvenience caused.

Mr and Mrs L disagreed. They said Nationwide didn't make it clear to them that providing the references was a one-off gesture of goodwill. The Investigator confirmed that Nationwide told this service that going forward they couldn't agree to manually provide the information Mr and Mrs L required because of the time involved. The Investigator thought this was fair and didn't think it was reasonable to order Nationwide to do this in the future.

Because an agreement couldn't be reached, 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 conclusions as the Investigator, for broadly the same reasons.

I understand from reading Mr and Mrs L's submission to this service how strongly they feel about this matter. They have provided details of what they consider their complaint to be, since it has been with this service. Whilst, I have taken on board their comments – my role is to decide what the crux of the complaint is, consider any action the business has taken and decide if what they've done is fair and reasonable in the circumstances. I mean no discourtesy if I do not respond to each point Mr and Ms L has made.

Mr and Mrs L's main concern is that they are unable to view the payment references for payments they made in January 2025. They're also unhappy that this isn't something they will be able to request going forward.

Nationwide have explained that although payment references can be detailed when making the payment, this information isn't readily available for consumers online, or on their statements. This is a limitation of their systems. They've explained that the references can be pulled manually from their internal systems, but this is time consuming and costly.

I acknowledge Mr and Mrs L's frustrations, that they can't see the reference they've applied to the payments they've made. But this isn't something I can make Nationwide do, or change. I'm satisfied from the information that this isn't an error, or mistake on their part – but it's a limitation of their system. It's not within my remit to direct Nationwide to change their systems or processes, so whilst I understand Mr and Mrs L's frustrations, there isn't anything further I can ask them to do.

To assist Mr and Mrs L, Nationwide manually pulled the reference information available and provided this to them. I note this might not have been a complete set of payments and references, but I think this was a fair way to try and resolve Mr and Mrs L's concerns in the circumstances.

It isn't clear whether Nationwide agreed that this was something they'd do for Mr and Mrs L on an ongoing basis, when they discussed the matter. But Nationwide has since told this service that they won't be able to continue manually pulling the information. I think this is reasonable given the time and effort that is required when multiple payments have been made.

Nationwide agreed to pay £150 compensation to Mr and Mrs L for the inconvenience of not being able to do what they wanted. I think this is more than fair in the circumstances – given this is a limitation of their system, rather than an error made. And if Mr and Mrs L were misled into believing that this was an ongoing service Nationwide were willing to provide – I think the compensation already paid covers this too.

I note Mr and Mrs L have said Nationwide hasn't been in touch with them while the complaint is with this service to update them on the policy changes. I don't consider there has been a change of policy with regards to Nationwide's stance on the matter. I think Nationwide has just made it clear to this service that they aren't able to continue manually pulling the information Mr and Mrs L might like. We have been able to relay this information to Mr and

Mrs L so they know where things stand. And as explained above, this isn't something I'd expect Nationwide to do on an ongoing basis.

Lastly, I note Mr and Mrs L have said that given this limitation, they might consider changing banks. Sometimes banks can't always provide the level of service required or expected by consumers. So, if an alternative bank can do what Mr and Mrs L need, then this might be an option they wish to consider.

My final decision

For the reasons I've explained above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L and Mrs L to accept or reject my decision before 28 October 2025.

Rachel Killian
Ombudsman