

The complaint

Mr T complains Nationwide Building Society didn't do enough to help get a refund for a transaction made on his debit card.

What happened

In June 2025, Mr T ordered a takeaway via a company I'll call "J", paying with his Nationwide debit card. Mr T says when the food was delivered it included someone else's order rather than his.

Having been unable to resolve the matter with J, Mr T contacted Nationwide for help in getting a refund. Nationwide considered whether it could raise a chargeback, which is a process of asking J for a refund, via rules set by the card scheme. Nationwide didn't think the basis of Mr T's dispute fell within the card scheme rules, so said it wasn't able to help.

Unhappy, Mr T raised a complaint. Nationwide didn't agree it had made an error in declining to raise a chargeback but acknowledged it could have provided better customer service and offered £75 to apologise for this.

During this period, J refunded Mr T the value of the transaction.

Unhappy with Nationwide's response Mr T referred his concerns to the Financial Ombudsman. One of our Investigators looked into what happened and thought it may have been possible for Nationwide to raise a chargeback on behalf of Mr T. However, as Mr T had received a refund from J and Nationwide offered compensation, which she considered fair, our Investigator didn't recommend it do anything further.

Mr T disagreed with our Investigators conclusions and didn't think enough had been done to address that Nationwide was unreasonable to decline his dispute.

As the matter wasn't resolved, 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.

I've given consideration to the relevant rules and regulations applicable to this complaint, and while I may not comment on everything (only what I consider is key) this is not meant as a discourtesy to either party, rather reflects the informal nature of our service.

The chargeback process provides a way for a card issuer (Nationwide) to ask for a payment its customer made to be refunded by the merchant (J) in certain circumstances. The chargeback process is subject to rules made by the relevant card scheme. It's not a guaranteed way of getting money back.

Like our Investigator, I'm not persuaded by Nationwide's reasons for not raising a chargeback. I agree the scheme rules set out it isn't possible to raise a dispute about the

quality of food. However, Mr T's dispute wasn't about the quality of the food, rather that he hadn't received his order. So, it may have been possible for Nationwide to pursue the dispute under the chargeback reason code, '*goods not received*'.

I've therefore gone on to consider whether Nationwide's failure to consider Mr T's dispute caused him a loss. I've seen that J refunded the transaction approximately a week after he'd placed the order. This is the amount Mr T would have received had his chargeback been raised and then been successful.

So, while Mr T didn't receive the refund with Nationwide's assistance, I'm satisfied he ended up in the position he would have, had the chargeback been successful – which is that the transaction amount was refunded to his account. So, although Nationwide didn't consider Mr T's request for a refund further, as he's now received a refund for the transaction, I don't find Nationwide must do anything further in relation to this.

Nationwide has acknowledged that the service it provided could have been better and in reviewing the call notes I agree. I understand Mr T's point that Nationwide has maintained it was correct not to raise a chargeback, so it hasn't offered compensation in relation to this. While I appreciate this point, my role is to consider Mr T's complaint as a whole. In doing so, I'm satisfied Nationwide has recognised the service it provided could have been better and in the circumstances I find it has paid fair compensation to acknowledge this.

It isn't for me, nor this Service to fine or punish financial services providers such as Nationwide. Rather in considering the details of a specific complaint, when I find something has gone wrong, I'll then set out what I think a fair resolution to the complaint is.

In the circumstances of Mr T's complaint, he's now received a refund for the transaction he was disputing albeit without Nationwide's assistance. While the service Nationwide provided should have been better, I think it's paid fair compensation in acknowledgement of this. Therefore, I won't be directing it to do anything further.

My final decision

For the reasons I've explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 11 December 2025.

Christopher Convery
Ombudsman