

The complaint

Miss H complains that Nationwide Building Society charged a non-sterling transaction fee which she wasn't warned about beforehand.

What happened

In August 2025, Miss H made a payment online, using her Nationwide debit card, of just under £2,400. As this was in a foreign currency, a non-sterling transaction fee was applied of 2.99%, which came to just over £70.

Miss H says Nationwide didn't do enough to make her aware of the amount she'd be charged. She said she wanted all the non-sterling transaction fees charged since January 2025 refunded to her. I understand the payments were Miss H funding a Euro account she held with an e-money provider using her Nationwide debit card, with the funds being requested through that provider (much like an online purchase) rather than being bank transfers out initiated through her Nationwide account.

Nationwide said its fees are set out in the account terms and conditions and that it has charged Miss H the correct fee for this type of transaction. It says this information is available on its website. But as Miss H made the transaction through a third-party website, Nationwide says it has no control over the content she would've seen on it, and it wouldn't have been able to pre-warn her about the fee as it wouldn't have been made aware of the transaction until after it had been agreed.

In respect of how it handled the complaint, it said the complaint handler had tried to contact Miss H, and due to regulatory requirements setting out how quickly a response has to be sent, it couldn't keep the complaint open until Miss H was available for a call.

Miss H brought her complaint to our service, but our investigator didn't uphold it. She was satisfied Nationwide had applied the correct fee and that information regarding the charges was readily available. She said that as the transactions were initiated through the e-money provider using Miss H's debit card, it wasn't possible for Nationwide to provide a warning at the time of the transaction and nor would we expect it to.

Miss H didn't agree and so 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 conclusion as our investigator and for the same reasons. I'll explain why.

Nationwide is entitled to charge a fee for the services it provides, and I understand Nationwide's non-sterling transaction fee is broadly in line with what other banks would charge for this service. So I'm not persuaded the fee itself is unreasonable. But I've thought about whether Miss H has been treated fairly by receiving clear, fair and non-misleading information about the charges applicable to her account.

Nationwide has told us that Miss H would've been provided with the account's terms and conditions as well as information on the interest rates and charges when she opened her account. Miss H would've had to agree to these terms in order to open her account, and they were also available online for her to review at any time.

I can see that within the fee table it shows that non-sterling transactions will attract a fee of 2.99%. This information is also set out on the back page of Miss H's statements, and the information is also available on Nationwide's website, its online banking and its banking app.

Miss H complains that Nationwide should have made her aware of the fee when she made her transaction. But she made her online payment on a third-party website/app. So it's not clear to me how she would expect Nationwide to have any control over the information displayed there. If Miss H was concerned about the fees applicable to her transaction, I'm satisfied the information was readily available to her on Nationwide's own platforms. These transactions were akin to Miss H using her debit card abroad; she made a "purchase" (in this case it was money) in a foreign currency (here it was euros) on a third-party website/app.

Miss H has said that she expects to be notified by Nationwide in real time after every transaction that results in an additional charge, even if the transaction is made through a third-party app. Unfortunately that isn't how it works, and I can't hold Nationwide liable for not doing something it doesn't have to do.

Having looked at Miss H's statements, I can see that she's made many similar payments in a foreign currency before and she's been charged the non-sterling transaction fee. I appreciate these payments were for far less amounts, so the fees applied were minimal. But I think that given the fees were different for each transaction, this would reasonably have indicated to Miss H that not only would a fee be charged, but the fee wasn't a fixed amount and instead it was on a percentage basis.

Based on everything I've seen, I'm satisfied Nationwide has gone far enough to provide Miss H with clear, fair and non-misleading information about the fees applicable to her account. And it can't fairly be held responsible for information displayed on a third-party website/app.

I understand Miss H feels Nationwide didn't handle her complaint fairly, but Nationwide tried to speak to Miss H on the phone and when she wasn't available for a few days it explained why it was unable to wait until then before issuing its final response letter. The complaint handler was still willing to speak to Miss H they just couldn't delay sending their complaint response letter until after that date. After they spoke to Miss H on the phone a follow up complaint response letter was issued dealing with the points she'd raised in that call. That is

reasonable and in line with its regulatory standards, so for that reason I don't uphold this part of the complaint.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 6 January 2026.

Julia Meadows
Ombudsman