

The complaint

Miss G complains she was unable to make payments from her Nationwide Building Society account because of a faulty card reader it had supplied. She also complains about the general service she received.

What happened

In July 2025, while trying to pay her bills, Miss G found her card reader wasn't working properly. The fault meant that she was unable to make payments from her account and so she called Nationwide. The agent she spoke to was unable to facilitate the payments for her but said she would be able to make the payments if she visited a branch.

Miss G explained this solution wasn't convenient for her and so she arranged for the required funds in her account to be transferred to another account – also provided by Nationwide – which she jointly held with her ex-partner. Miss G had an account with another provider, which I'll refer to as T. At Miss G's request, her ex-partner was able to transfer the money to the account she held with T. From there, Miss G was able to pay her bills.

Miss G complained to Nationwide about what had happened. She said the situation had caused her a great deal of distress and that she had stayed up most of the night, worrying about how she would pay her rent and other bills. She explained she was forced to share private financial information with the other account holder to facilitate the payment of her bills.

In its response to her complaint, Nationwide agreed there was a fault with the card reader and apologised to Miss G. It paid £125 into her account in recognition of the distress the issue had caused, and told her she could still bring the complaint to our service.

Miss G didn't think £125 did enough to make up for the impact of the problem and asked our service to look into things. She said she had received higher compensation amounts for previous complaints where the impact had been lower. She also said she had found Nationwide dismissive and lacking in empathy throughout the process. Our Investigator considered her complaint but, while he agreed Nationwide had made a mistake, he was satisfied £125 fairly addressed the impact.

Miss G disagreed with the Investigator's view. She explained the compensation didn't fully reflect the distress the situation had caused her, in particular, having to transfer money to an account held with her ex-partner. As no agreement could be reached, the case was 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, while I realise this is likely to be disappointing for Miss G, I won't be

upholding this complaint. I've explained why below.

I would first like to mention that my role here is to think about the individual circumstances of this complaint and decide whether Nationwide did something wrong which caused Miss G to lose out. If I think it did, I can then consider what – if anything – Nationwide should do to set matters right. In reaching my conclusions, I've taken an independent view of the circumstances, and have considered the relevant rules and regulations, as well as what I believe to be good industry practice. With that said, I have ultimately decided this case on what I think is fair in all the circumstances of this complaint.

To help me with this, I've taken into account all evidence provided by both parties, including Miss G's testimony. But if there's something I've not mentioned, it isn't because I've ignored it – I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

Both parties accept there was an issue with the card reader and so it falls to me to determine whether Nationwide's offer does enough to make up for the impact of this on Miss G. I accept it would have been stressful for Miss G to be unable to use her card reader to pay her essential bills in the usual way. However, I'm also mindful that there will sometimes be a degree of inconvenience when dealing with a financial business. In many cases, even though there has been a certain amount of inconvenience or distress, it will not be appropriate for this service to tell a firm to pay more compensation – particularly where an amount has already been offered which broadly falls within the range of what we'd consider fair – as is the case here.

The evidence I have on file indicates Miss G was given the option of attending a branch to facilitate her payments. She has told our service she doesn't discuss her finances with anyone, and has cited this as a compounding factor in the distress she experienced when sending funds to her ex-partner. But, while I accept her comments around a branch visit being inconvenient for her, it remains she chose to send funds to her ex-partner rather than go to a branch. The joint account itself is active, and she states her and her ex-partner are on 'good terms'. So, based on what I've said above, I'm not persuaded the impact of her enlisting the help of her ex-partner was sufficient enough to warrant further compensation.

Finally, I've thought about Miss G's unhappiness with Nationwide's complaints process, and the general service she received while reporting the issue. I acknowledge Miss G's concerns here, but I've seen no evidence which persuades me Nationwide's agents dismissed her complaint. Nationwide investigated the issue and responded to her complaint with a final response letter, allowing her to bring her complaint to our service for review – something which she has now done.

I don't doubt Miss G has been caused distress and inconvenience by Nationwide. However, taking what I've said above into account, I am satisfied that the £125 Nationwide paid to Miss G, as well as its apology, is a fair way to settle this complaint. I've seen no evidence that Miss G was unable to meet her financial commitments because of an error on Nationwide's part and note payments were able to be made soon after the issue arose. Because of this, I won't be directing Nationwide to do anything further in relation to the issues covered by my decision.

My final decision

My final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 31 December 2025.

James Akehurst
Ombudsman