

The complaint

Mr P complains that Nationwide Building Society blocked his payment.

What happened

On 9 August 2025 Mr P attempted to make a payment of £765.14 for tickets via his PayPal account which was linked to his Nationwide debit card.

During the transaction, Mr P was directed to the Nationwide app to authorise the transaction. Mr P says that despite confirming the transaction, it was blocked. He was unable to proceed with the transaction and missed out on the tickets.

Mr P complained to Nationwide. He said it wasn't up to Nationwide to decide how he could spend his money.

Nationwide didn't uphold the complaint. In its final response it said that the payment was flagged because it involved a large amount and was made to a service that was not part of Mr P's usual spending pattern. Nationwide said that because of the flag, additional checks were required. Nationwide said that although Mr P had confirmed that the transaction was genuine, the delay in confirmation meant that the block remained in place.

Mr P wasn't happy with the response and brought his complaint to this service.

Our investigator didn't uphold the complaint. They said that Nationwide had acted within its processes to ensure the transaction wasn't fraudulent.

Mr P didn't agree so I've been asked to review the complaint.

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 know it will disappoint Mr P, but I agree with the investigator's opinion. I'll explain why.

I've reviewed the terms and conditions of the account. Mr P agreed to these when he took out the card. The terms and conditions state that Nationwide can restrict or block the use of the card to prevent spending where it has concerns over a transaction. This is part of the banks fraud and security processes which are designed to detect the risk of fraud and protect customers and their accounts.

I've reviewed the account history. I can see that Mr P attempted to make a PayPal payment of £765.14 on 9 August 2025. Mr P was asked to verify his identity on the app, and I can see from the system notes that Mr P logged in and did this.

The system notes show that Nationwide's fraud team attempted to contact Mr P by phone immediately after he'd verified his identity on the app. The fraud team left a voicemail. I can see that Mr P subsequently spoke to the fraud team and confirmed that the transaction was

genuine. The card was unblocked at this point.

This service asked Nationwide why the transaction wasn't allowed to go through after Mr P had verified his identity on the app. Nationwide explained that it still had concerns about the transaction and – in line with the terms and conditions of the account – it wanted to speak to Mr P directly to make sure the transaction was legitimate.

I've taken into account all the available information. Having done so, I'm unable to say that Nationwide has made an error. The block was applied in line with the terms and conditions of the account as part of the bank's security processes and procedures.

I appreciate that this has been a frustrating experience for Mr P. But for the reasons I've explained, I'm unable to find any evidence that Nationwide has made an error or treated Mr P unfairly. Accordingly, I'm unable to uphold the complaint.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 24 December 2025.

Emma Davy
Ombudsman