

The complaint

Miss D complains that when she transferred her account with another provider to Nationwide Building Society using the Switch service, two direct debits weren't transferred and so she had to set them up herself. Miss D wants £500 for the inconvenience caused.

What happened

Miss D opened a sole account online with Nationwide as part of an account switch from another financial institution. As part of the switch, and in line with the switch guarantee, Miss D expected two direct debits to be set up on her Nationwide account. But Miss D got an email from the business to which the direct debit was payable to say the account number had been removed and a new one hadn't been entered. Miss D took this to mean the direct debit hadn't been switched and so made the amendment herself. I've seen the emails which passed between Miss D and the direct debit owner and noted the timescale of these.

Nationwide assured Miss D the direct debits had been switched. Miss D disagreed because she'd had to make amendments. So, she referred her complaint to this service. An investigator looked at what had happened and didn't think Nationwide had done anything wrong. They said they'd seen the logs from Nationwide showing the direct debits being set up.

Miss D again disagreed. She said Nationwide were lying and had provided inaccurate information to the Financial Ombudsman Service. The investigator maintained their opinion and so Miss D's complaint has been passed to me to decide as an ombudsman.

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 want to clarify what I'm deciding in this decision. It is only whether Nationwide did anything wrong when Miss D transferred her account to it by not transferring two existing direct debits. Miss D has raised concerns over Nationwide's handling of her complaint and its complaint handling process in general. Neither of those come within my remit to comment on.

Complaint handling is not a regulated activity. And I can only look at complaints about activities regulated by the Financial Conduct Authority (FCA). And Nationwide's overall complaint handling process is overseen by the FCA so if Miss D has concerns they should be addressed to the FCA.

The crux of this complaint is whether the direct debits were transferred. Miss D has been sent a screenshot of the transfer from her old institution which show the direct debits being included in the switch.

I have to accept the evidence I've been sent by Nationwide. My starting point has to be that evidence I am sent by both Nationwide and Miss D is honest and accurate. And I maintain that stance unless there is proof to the contrary. To suggest that either side is falsifying

evidence is a serious accusation to make.

The evidence provided by Nationwide and supplied to Miss D shows the direct debits as being included in the switch and so I have to accept that to be the case. The remainder of events also bear out that the direct debits were transferred. But, Miss D received emails as under:

3 July 2025 09:46 (2 emails for two accounts)	You've removed your bank account. Your bank account number ending in xxxx has been removed from your xxxx account. If you'd like to add the bank account again, please log in and click 'Wallet' to set it up.
3 July 2025 09:48 (2 emails for two accounts)	We've been unable to add or update your bank account details. You can update your bank account details manually in your xxx account. Go to your profile, click My Money and go to bank accounts
3 July 2025 12:48	Confirmation of the set up of your direct debit instruction
3 July 2025 13:45	Confirmation of the set up of your direct debit instruction

Firstly, I think that the fact Miss D received these messages from the direct debit owner proves that the direct debits were switched. Because the bank account details were removed as they would need to be. But, although the infilling of the new account details should be automatic, it would seem in this case it didn't work. I can't say why that was. So, I think really Miss D's complaint is that the direct debit switches weren't completed as they should have been rather than they were never transferred.

Having looked at the information completed for the switch (which Miss D has already seen), there's nothing different for the details of the switch of funds to the switch of the direct debits. And so, since the funds were successfully received and credited on 7 July 2025, I can't fairly say that the account information supplied to the direct debit owner was incorrect. So, I think Nationwide carried out the switch as it was required to do. It follows therefore that I don't think Nationwide was at fault.

My final decision

My final decision is that I do not uphold this complaint.

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

Stephen Farmer

Ombudsman