

The complaint

Mr L complains that Nationwide Building Society made errors when he asked them to change his direct debit date.

What happened

Mr L holds a credit card with Nationwide.

On 29 November 2024 Mr L tried to cancel a Direct Debit for his credit card via the app. He was unable to change the date, so he contacted Nationwide. The agent confirmed that the Direct Debit wasn't showing as cancelled and confirmed that the changes had been made.

On 2 December 2024 Mr L contacted Nationwide again. He said he could see that the date hadn't been changed and asked for this to be done. The agent requested for the statement date to be changed rather than the Direct Debit date.

Mr L thought that the date had been successfully changed. However, both agents had failed to notice that the Direct Debit had been cancelled. This led to Mr L missing two payments. A marker was placed on his credit file.

Mr L contacted Nationwide when he became aware of the marker. However, there was no record of the calls he had made, and he was advised that the missed payments were his error.

Mr L raised a complaint with Nationwide and asked to have the call records searched.

Nationwide searched its call records and found the calls that Mr L had made to request a change in the Direct Debit date. In its final response to Mr L's complaint, Nationwide apologised for the poor service and offered £100 compensation. Nationwide also said it had requested for Mr L's credit file to be amended.

Mr L remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said that the compensation of £100 offered was reasonably in line with the range of compensation that this service would recommend for the distress caused.

Mr L 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 L, but I agree with the investigator's opinion. I'll explain why.

Nationwide has acknowledged that it made an error when its agents failed to notice that the Direct Debit had been cancelled. It has apologised and has offered compensation of £100.

It isn't the role of this service to punish a business when errors have been made. Our approach is to look at what happened and assess the impact on the consumer and (where appropriate) make an award for distress and inconvenience.

Mr L has explained the impact that this experience has had on him. He's explained that he has a mortgage which was coming up for renewal later on in the year and the markers on his credit file caused him to be anxious and have sleepless nights about how his ability to remortgage and at what rate might be affected. Mr L has said that if he hadn't trusted his instincts he might have remortgaged with late payment markers on his credit file, which would've led to him paying a higher rate of interest on his new mortgage.

I appreciate the impact that this has had on Mr L. I'm also pleased to note that Nationwide has requested for Mr L's credit file to be amended and that he didn't go ahead with his remortgage whilst the markers were reporting. I understand that Mr L feels that Nationwide blamed him in the first instance and I appreciate how distressing this must've been.

Compensation isn't an exact science. This service has guidelines on the range of compensation for the distress caused. In this case, I think that the £100 compensation offered is fair and reasonable, and within the range that this service would award. So, I won't be asking Nationwide to do anything further.

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 L to accept or reject my decision before 24 December 2025.

Emma Davy
Ombudsman