

## **The complaint**

Miss T has complained that Nationwide Building Society unfairly refused to give her a £250 loan, having said it would.

She feels this was because she'd made complaints in the past.

## **What happened**

Miss T used 'live chat' to explain to Nationwide that she needed £250, because of an unexpected expense, and wanted to know if Nationwide had any options to help. The advisor said, "I would suggest you to call our cost of living team on below number and they will help you with this", and provided the relevant number to contact.

But when she called, she was told by Nationwide that she wasn't eligible for one of its current accounts with an overdraft facility, but wasn't told the specific reasons why not.

Nationwide advised Miss T to look at her credit report information to understand why she may have been declined a current account, after her previous current account had been closed.

One of our investigators looked into what had happened, but didn't think there was evidence that Nationwide had applied its lending criteria unfairly.

Miss T replied to say she felt her time had been wasted.

## **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'm not upholding it. I know it was disappointing for Miss T to be turned down for the account. But I don't think the advisor on the live chat said she'd be approved. Rather, I think the advisor was directing her the appropriate department to talk through any potential options.

And I haven't seen anything to suggest that Nationwide didn't apply its lending criteria fairly. I'm satisfied it reasonably exercised its discretion when making a lending decision.

## **My final decision**

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 17 February 2026.

Elspeth Wood  
**Ombudsman**

