

The complaint

Mrs B complains through her representative Mr D that Nationwide Building Society set up a standing order to go out on the wrong date. And that it failed to register a complaint when they asked it to.

What happened

In October 2024 Mrs B contacted Nationwide asking for a standing order to be set up to go out on the first of each month. In August 2025 Mrs B noticed the standing order wasn't going out on the first of each month, but the second. She asked to raise a complaint about this, but the adviser failed to log it and the complaint had to be chased up by Mr D.

Nationwide admitted it was at fault in both respects. It paid compensation of £75 for the mistake in the standing order and £50 for the failure to log the complaint, a total of £125.

Mr D advised that this wasn't sufficient particularly as Nationwide took a long time to get back to them.

Nationwide wasn't willing to increase the compensation.

On referral to the Financial Ombudsman, our Investigator said that they thought the £125 paid was sufficient compensation.

Mr D didn't agree and the matter has been passed to me for an Ombudsman's consideration.

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.

Nationwide has admitted it made errors so I don't need to make any further findings about that. I have to consider whether the compensation paid is fair and reasonable.

First of all, there isn't any fixed award of compensation we make for particular complaints. Though there are ranges of awards we make depending on the seriousness of the complaint. The complaint here is in my view in respect of one mistake and I think it is the sort of case where we would consider a small award of up to £100. I realise it was aggravated by the failure to log the complaint but I do think that £125 was a fair and reasonable award to make.

Mr D has referred to a loss of interest albeit quite a small amount. Several of the payments would have fallen on a weekend in any event, so wouldn't have gone out until the next working day. I won't make an award in respect of loss of interest.

As regards the final response letter, I understand that Mr D and Mrs B were unhappy with the length of time Nationwide took to respond. However, as businesses are allowed up to eight weeks to answer a complaint, and the letter was sent within six weeks of the original

complaint, we wouldn't seek to criticise Nationwide for this.

So overall I think Nationwide paid reasonable compensation for the admitted errors on its part.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 12 January 2025.

Ray Lawley
Ombudsman