

## **The complaint**

Mr H has complained about Nationwide Building Society. He isn't happy about the way it dealt with an ISA transfer request to another bank and the poor service he received.

## **What happened**

Mr H made a request to transfer an ISA to a different bank. But when the transaction was processed it was rejected by Nationwide as there was insufficient money in the account to make the transfer at that particular time as the application stated that Mr H wanted to exclude the current year's tax which meant there was insufficient funds in the account. As Mr H wasn't happy about this and felt that he had to make the request on a further two occasions he complained to Nationwide about this and the poor service he received.

When Nationwide looked into things for him it explained why the initial request failed and that it only received one further request which it acted on. It also explained that it thought its service was acceptable. But as Mr H remained unhappy, he complained to this Service.

Our Investigator looked into things for Mr H but didn't uphold his complaint. Although he could understand his frustrations as he simply wanted to move his money, he didn't think Nationwide did anything wrong.

As Mr H didn't agree the matter has been passed to me for review.

## **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 this complaint. I know this will come as a disappointment to Mr H, but I'll explain why.

I can understand Mr H's frustration as he was simply looking to move his own money from Nationwide to another bank. But as Mr H seems to now accept the original request was complicated by the fact that he had requested to exclude tax in the transaction which meant there was insufficient funds in the account so Nationwide had to reject this. I know Mr H feels that Nationwide should have communicated with him about this but, as it explained to him, it was a matter for the bank he had instructed to communicate with him about the transaction, not Nationwide.

Mr H has suggested that there was another request a few weeks later, but Nationwide don't have any record of this request from his new bank. I know Mr H doesn't believe this to be the case and suggested that he would provide proof from his requesting bank, but he hasn't provided this and without any evidence to the contrary I have no reason to doubt Nationwide. Indeed, I've seen a suggestion that there was an incorrect bank account number used from Mr H's requesting bank, so it seems likely that there was simply an error here, but I can't hold Nationwide responsible for this.

When Nationwide received the next request over a month later, in the next financial year, the transaction was successfully processed. So, while I can understand why Mr H was frustrated here and that he wasn't kept up to date, but it was the requesting banks responsibility to

keep him up to date. And I haven't been provided with any evidence to show that Nationwide did anything wrong here.

Finally, I know Mr H feels that the branch manager didn't speak to him in a polite manner, but the branch manager's account differs from his. And without any evidence I can't say that Mr H was given poor service or treated badly here as the two accounts, in effect, cancel each other out. I know this will be disappointing to Mr H and I know that Nationwide has placed a marker against his record that he would like to be removed about him being rude or impolite to its staff but that all stems from another complaint that is being advanced separately so I can't comment on this here.

Given all of this, I don't have sufficient evidence to support Mr H's complaint.

**My final decision**

It follows, for the reasons given above, that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 3 March 2026.

Colin Keegan  
**Ombudsman**