

## **The complaint**

Mrs T complains that Nationwide Building Society, treated her unfairly when her card was declined while she was trying to make a purchase.

## **What happened**

Mrs T called Nationwide in June 2025, after her card had been declined two days earlier.

Nationwide looked into her account and found no issues, so suggested that the transaction must have been declined by the merchant, either in error or perhaps Mrs T had entered an incorrect pin number.

Mrs T confirmed that she hadn't used an incorrect pin number. After further discussion, Nationwide thought that her card might be damaged, so ordered her a new card.

When it looked into Mrs T's subsequent complaint, Nationwide apologised for ordering her a new card, as it wasn't necessary. It paid her £75 in compensation for that and for a further error in its communication with her.

An investigator considered the merits of Mrs T's complaint and felt that Nationwide's response to her complaint was reasonable.

Mrs T didn't agree and asked for an ombudsman to decide.

## **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.

In reviewing this complaint, I've only considered matters that occurred before the final response letter was issued, in line with the rules this service must follow.

Having done so, I'm not upholding this complaint. I know this will disappoint Mrs T, so I'll explain why.

Nationwide have been unable to definitively explain why the transaction was declined, as there were no issues recorded on her account. It made some suggestions as defined above and told Mrs T that as far as it was concerned, the card should work for future transactions.

After much discussion it sent Mrs T a new card, but this ultimately caused confusion, and as Nationwide subsequently found that providing a new card wasn't a suitable resolution, it apologised and paid her £75.

I understand Mrs T's frustration with the situation, but I think Nationwide offered reasonable support to her. I've listened to the call Mrs T had with Nationwide on 30<sup>th</sup> June 2025; its agent offered possible reasons and confirmed that any declined payment wasn't directed by Nationwide.

A further call in August 2025 didn't resolve the issue for Mrs T, but I don't think Nationwide could have done any more at that point.

I know Mrs T has had further issues since the final response letter was issued, and whilst I'm not commenting on those as they don't form part of this complaint, I can see that

Nationwide's specialist support team are engaging with her, which would appear to be a positive step.

**My final decision**

For the reasons outlined above, my final decision is that I'm not upholding Mrs T's complaint against Nationwide Building Society.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 18 May 2026.

David Barker  
**Ombudsman**