

The complaint

After a cash withdrawal issue at an Automated Teller Machine (ATM), Miss G complains about how Nationwide Building Society (NBS) treated her which had a significant impact on her mental health, and other aspects of her life.

What happened

In May 2025, Miss G attempted to withdraw £20 from an ATM but due to a fault, could only retrieve £10. Therefore, she attempted a replacement withdrawal of £10 but this was unsuccessful. As a result, Miss G promptly contacted NBS and an ATM dispute was raised and investigated.

NBS responded to Miss G declining the dispute saying that the information they examined showed the ATM dispensed what it should have that day.

In August, Miss G logged a complaint with NBS about their decision to decline the dispute, explaining what happened and the impact. Despite her efforts, unfortunately, Miss G had issues attempting to provide supporting electronic evidence to NBS although NBS investigated and spoke to Miss G. Whilst they did not uphold the complaint, they resolved the matter at the telephone and followed up with a letter to confirm.

In October, remaining unhappy, Miss G brought the complaint to our service explaining the wide-ranging impact this has had on her life. Our investigator liaised with NBS and consequently, as NBS could not provide an ATM report that we had requested, made the decision to refund two amounts of £10 to Miss G's account and offer £50 compensation by way of an apology. Accordingly, our investigator issued a view in which they regarded NBS' actions as fair.

Miss G remained dissatisfied saying the consequences of what happened and how NBS treated her had not been properly considered and, any compensation payment should be far higher. As a result, Miss G requested an ombudsman review her 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 have looked at all the information NBS has supplied to see if it has acted within its terms and conditions, and to see if it has treated Miss G fairly. I also want to pass on my sincere thanks to Miss G for the significant amount of information and argument she has provided to this service. I'd like to assure her that I have taken everything into my considerations. Finally in this regard, I'm aware that our investigator did issue a brief view, but then responded to in detail, every piece of communication that Miss G sent; consequently, I'll aim not to repeat what has been said.

As an informal dispute resolution service, we are tasked with reaching a fair and reasonable conclusion with the minimum of formality. In doing so, it is not necessary for me to respond to every point made, but to consider the circumstances of the complaint as a whole. Connected to this, I've seen Miss G's concerns about our impartiality, and I wanted to reassure her that our focus is to determine whether we believe a fair or unfair outcome has taken place, from an independent and objective standpoint, after considering all the factors and circumstances of a complaint.

It's evidently regrettable that such a simple starting point as an ATM dispute has resulted in a prolonged complaint, and I empathise with Miss G here for the inconvenience she has suffered.

After Miss G logged the two ATM disputes, I'm persuaded that NBS investigated them to a sufficient standard and promptly delivered their outcome which did not uphold the matters. That NBS revised their decision later, crediting Miss G with the two amounts of £10 does not indicate a poor investigation or errors made, simply that NBS changed their stance, which I find acceptable in this complaint.

Regarding Miss G's concerns about the timeframe of this complaint, I did want to note that after Miss G logged the complaint with NBS, they investigated and responded within a reasonable time, telephoning Miss G and obtaining her agreement that she accepted their decision. And it was not until October until Miss G brought the complaint to our service at which point we investigated, reaching out to NBS and challenging the complaint, which resulted in NBS refunding, and attempting to compensate. Therefore, in summary, I can't see evidence which persuades me of any excessive delay in this complaint, with NBS or us.

Miss G has expressed that throughout her dealings with NBS, she felt undervalued, inadequately supported, and not believed despite what she regarded as evidence she sent to them. But I agree with NBS in that they investigated matters on their merits, and don't feel that they ignored or declined to consider anything fundamental.

Another point Miss G has raised is the distress and anxiety caused by the two unexpected payments of £10 that NBS made before explanation. But from what I have considered, I can see an incident of unfortunate timing here in that NBS wrote to our investigator to say they would grant the refunds, and our investigator simply wrote to Miss G a few days later to say this.

When raising her complaint with us, Miss G has included a number of concerns about NBS' complaint handling process. These are not complaint points this service can address. It is not for us to tell a business how to operate as complaint handling is not a regulated activity. Our role is to look at the circumstances of an individual complaint involving regulated activities to decide if a business has acted unfairly.

I move now to compensation which I know Miss G feels should be significantly higher than that offered by NBS, specifically, an amount in the range of £1,500 and £5,000 should be considered. Firstly, I'm conscious that this is an ATM dispute - albeit two disputes - so as our investigator mentioned, I have in mind proportionality. I must also consider everything that Miss G has said in her testimony, and the evidence she has provided, which she considers supports the impact of how NBS treated her. It's important for me to reiterate that I have taken everything into account in my deliberations although I'm not persuaded that it would be fair to hold NBS responsible for everything that Miss G has described happened to her, even considering her conditions about which she has been very open.

In view of the above points, and that I regard NBS' £50 compensation offer as fair for the complaint, I cannot require it to take any further action towards her.

My final decision

For the reasons I have given, it is my final decision that the complaint is upheld. Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 15 April 2026.

Chris Blamires
Ombudsman