

The complaint

Ms R complains that Nationwide Building Society allowed duplicate amounts to be taken from her account which caused financial hardship. She also complains about conflicting information provided by a branch.

What happened

Ms R said she attempted to buy a rail ticket online in December 2025 using her Nationwide card. She said that this attempt failed due to insufficient funds, but as she knew this wasn't right, she visited a branch for assistance

Ms R said the branch gave her incorrect information and there was no consideration for her privacy during the discussion. Ms R complained to Nationwide.

Nationwide raised a dispute over a payment, and as the cost of the fare was disputed it arranged to temporarily apply a refund. The temporary refund was then reversed which Ms R was also unhappy about.

Nationwide said that it refunded part of a transaction as Ms R had disputed the amount. But this had later been confirmed as correct, so the refund was reversed. It said there were three transaction attempts for another payment, at various times. The first payment was approved and then reversed later in the day. But another payment had been requested before the reversed payment was credited back by the merchant, and that was declined due to insufficient funds, which was correct. The third payment was successful.

Nationwide said that it was unable to locate a digital footprint of her interaction with the branch but acknowledged feedback about privacy. Ultimately it did not uphold the complaint. Ms R referred her complaint to the Financial Ombudsman. An investigator here considered the complaint. He explained the chargeback process, and thought it was fair for Nationwide to attempt this given Ms R said she did not recognise the transaction. However, when the transaction was confirmed, it was also fair for it to remove the temporary refund. He said Nationwide hadn't been able to trace the in-branch interaction but didn't think it had provided incorrect information.

Ms R disagreed with the investigator's assessment. In summary she said that information she got in the branch was misleading, there was lack of compassion and action and Nationwide failed to support transactions going through and assist when there was a problem.

As an agreement couldn't be reached the complaint has been passed to me to make a decision.

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'd like to assure Ms R that I've considered what she's told us carefully. I acknowledge that she's said she is financially vulnerable and in financial hardship and she thinks she wasn't adequately supported by Nationwide. I'm sorry to hear she's been facing a difficult time.

Although she appears to be generally unhappy with Nationwide, I'm only able to consider this individual complaint, so if there are matters not clearly set out in this decision she'll need to contact Nationwide to raise any other concerns.

I've considered everything both parties have said but I've summarised the key points here. While I might not comment on everything (only what I consider key) this is not meant as a discourtesy to either party – it reflects my role resolving disputes informally.

Ms R told Nationwide that she didn't recognise a transaction. In that situation Nationwide can consider raising a chargeback, and while doing so it can apply a temporary refund of the amount in dispute, but it is not obliged to do so. Nationwide applied the temporary refund, and I think it did this reasonably in an attempt to assist. But once Ms R confirmed that she did recognise the transaction, it was reasonable for Nationwide to withdraw the temporary refund. It also communicated this clearly to Ms R. I appreciate that Ms R thinks Nationwide ought to have let her keep this refund as she's in financial hardship, but it wouldn't be fair for me to suggest that as it hasn't made an error. The funds had genuinely been used by Ms R.

Ms R is also unhappy with another transaction which she thinks was declined by Nationwide unfairly. But the account she has with Nationwide does not offer an overdraft facility and I'm satisfied that at the time of the transaction there were not sufficient funds to authorise payment. The merchant had attempted to process the transaction three times and later explained that it did not capture the initial payment correctly. Once a payment is pending, it would be up to the merchant to release those funds. Based on what I've seen this was an issue with the merchant rather than Nationwide declining a payment incorrectly.

I understand that Ms R is unhappy that she says she received misleading information in the branch, and she had concerns about privacy during her conversation. Nationwide hasn't been able to identify the interaction, so that makes it difficult for me to make a balanced judgement that it acted unfairly. But based on the limited evidence available it seems likely that the branch gave information based on Ms R's available balance at the time, but later transactions by the merchant changed the amount available. I'm pleased to hear that the transaction was approved later in the day once funds were released by the merchant.

Nationwide has taken Ms R's concerns about privacy onboard, and I can see that it has suggested that she can discuss any additional support she needs with a specialist team. That is in line with what I would expect it to do to support consumers in financially vulnerable situations. I'm sorry to disappoint Ms R but I don't think Nationwide treated her unfairly, I think its response to her complaint was fair and reasonable and I'm not going to direct it to do more.

My final decision

My final decision is that Nationwide Building Society has already provided a fair response to Ms R.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R to accept or reject my decision before 5 May 2026.

Caroline Kirby
Ombudsman

