

The complaint

Mrs T complains that Nationwide Building Society returned a standing order on her account even though she'd paid money in to cover this.

What happened

Mrs T says she arranged for credits of £4,000 and £1,250 into her Nationwide account from her account at another financial business. These were shown as credited effectively on 4 June 2025. But her standing order that day for £1,250 was returned by Nationwide due to there being insufficient funds. Mrs T explains that as a result she missed out on cashback and interest.

Nationwide said it hadn't made a mistake. The credits hadn't been received into Mrs T's account before the cut off of 14:30 that day. So, it had returned the standing order. When Mrs T later visited a branch, it explained this to her.

Our investigator didn't recommend that the complaint be upheld. She said that Nationwide was entitled to return a payment if there were insufficient funds as set out in the terms and conditions of the account. And she'd seen evidence of the cut off time applied. She said that Mrs T would have been aware of the standing order that was due to be paid. And it was her responsibility to ensure that there were funds to pay this. Mrs T had said that her credits had been delayed by the other financial business for security checks. But our investigator said that this wasn't something Nationwide could be responsible for and wasn't part of this complaint.

Mrs T wanted a review by an ombudsman. She said that she didn't have internet banking and didn't see that the payment hadn't been made. Nationwide didn't tell her it had been returned. And she thought that the money she'd transferred would cover the standing order. That didn't always go out from the account on the fourth of the month. Nationwide had a duty of care to her.

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.

As our investigator has said I can't look at why another financial business may have delayed the credits as part of a complaint about Nationwide. I'm looking at the complaint points Mrs T has already raised with Nationwide about this standing order being returned.

I note from the standing order instruction that this was set up to be paid on the fourth of the month. It was reasonable for Nationwide to expect Mrs T to have funds already in her account to pay it on that date each month. And for her to make arrangements to manage and monitor her account.

There is some leeway given for any credit paid in by 14:30 to be taken into account so a standing order payment on that day can be *reattempted*. But the money wasn't credited in

time for that here. And so, for the reasons I've given I don't find Nationwide made an error in returning the standing order. It's also as a result not fairly responsible for the related consequences Mrs T sets out.

I appreciate Mrs T will be disappointed with my assessment.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 26 May 2026.

Michael Crewe
Ombudsman