

## **The complaint**

Mr B complains that Nationwide Building Society hasn't reimbursed the money he's lost to a scam.

## **What happened**

In summary, Mr B says he lost £100 to a purchase scam on 29 December 2021.

Mr B raised a fraud claim with Nationwide. Nationwide declined to reimburse the financial loss to fraud that Mr B claimed.

Mr B referred a complaint to this Service which our investigator considered but didn't uphold. Mr B asked for an ombudsman's final decision, so his complaint has been passed to me 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.

I have not seen any persuasive corroborative evidence that Mr B has been the victim of a scam and/or that he has suffered a financial loss as a consequence of fraud. On that basis, I cannot fairly or reasonably direct Nationwide to refund him.

## **My final decision**

For the reasons I've explained, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 21 May 2026.

Kyley Hanson  
**Ombudsman**