

The complaint

Mr G complains about the actions of Nationwide Building Society (“Nationwide”) when it made two payments from his current account.

What happened

In late 2025 Mr G said Nationwide paid two direct debits (his mortgage payment and a payment to an energy company) over the bank holiday weekend. He said those payments caused his current account to be overdrawn and caused him considerable stress in what should have been a relaxing period. Mr G said that after he received text messages to say that his account was about to become overdrawn, his wife had to rush to move money into his account. Mr G said his direct debits shouldn't have been paid on a weekend.

Mr G said Nationwide should compensate him for the stress he experienced.

Nationwide said it didn't do anything wrong. In its final response it said Mr G's mortgage payment wasn't a direct debit. It was set up as a direct transfer from his account to his mortgage account. It said that when he'd opened his mortgage account earlier that year he'd agreed to payments being made on (or shortly after) the 28th of each month. So his December 2025 payment was made in line with the instructions it had been given – in this case on 29 December 2025. It said that after the mortgage payment was made Mr G's account had a balance of more than £91 in it. It said that the payment to the energy company was a direct debit. When that was paid on 29 December 2025, Mr G's account went overdrawn.

Our investigator looked into what happened. He didn't think Nationwide did anything wrong.

Mr G disagreed with what our investigator said. He said he'd spoken to Nationwide a number of times and it had referred to his mortgage payment as a direct debit. He also said that if he wanted to change the date of his mortgage payment he had to go online and use a “change direct debit date form”.

Our investigator said the evidence he'd seen didn't show that Mr G's mortgage was paid by direct debit. And even if it did, he didn't think that meant that Nationwide did anything wrong. He said that Mr G's mortgage payment didn't cause Mr G's account to become overdrawn – his energy payment did. In any case, Mr G's account was only overdrawn for a couple of hours as a scheduled payment was paid into his account a couple of hours later. That ensured that the balance of Mr G's account was positive. Mr G wasn't charged anything for using his overdraft facility for such a short amount of time.

Mr G remained unhappy. He asked for his complaint to be reviewed by an ombudsman, so this complaint was 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'll start by saying that I appreciate that Mr G was stressed by the text messages he received in relation to the payments he has complained about. I've seen a message (dated Saturday 27 December 2025) that said a £713.87 payment (Mr G's mortgage payment) would be paid the next day (28 December 2025) that would take his account into overdraft. He received another message on 28 December 2025 to say that a payment for £180.84 would be paid the next day that would take his account into overdraft.

Nationwide has provided evidence to show that despite what it said in the text message dated 27 December 2025, the £713.87 payment wasn't paid until 29 December 2025. And that payment didn't cause Mr G's account to become overdrawn. It was only after the £180.84 payment was made on 29 December 2025 that Mr G's account became overdrawn for a couple of hours before more money was credited into his account.

I think that if Nationwide's text message had been more accurate it would have caused Mr G less stress. The 27 December 2025 text message said that the £713.87 payment would be paid the next day (a Sunday) and would cause his current account to be overdrawn. As I said above, I can see why that caused Mr G stress. I'm also conscious that the payment wasn't paid on 28 December 2025 as indicated by that message. It was paid on 29 December 2025 – a working day.

I can't say that Nationwide made a mistake when it made the payments on 29 December 2025.

Recently Mr G said that he accepts that the payments didn't cause his account to be overdrawn or incur charges. He said his dispute was that in all the years he'd made similar payments, he'd never known payments to be debited from his account on a bank holiday weekend. He said there was only enough money in the account to cover the payments because his wife transferred money to his account on what should have been Christmas rest time with family.

I appreciate Mr G's strength of feeling about what happened. I'm sorry to hear about the impact of this matter on him and his family. However, as I said above, I don't think Nationwide acted unfairly when it made the payments on 29 December 2025.

It's clear from what Mr G has said that he feels strongly that his mortgage payment was effectively a direct debit that should've been covered by the direct debit guarantee and the security of knowing that payments wouldn't be made on weekends or bank holidays. However, having considered everything that has been said and provided in this complaint, I'm satisfied that his mortgage payment was set up as a transfer, not a direct debit. Mr G's bank statements reflect that, and importantly, Nationwide says it has no direct debit mandate to cover his mortgage payment. I would expect a direct debit mandate to be in place for his active direct debits. As Mr G wants to ensure that his mortgage payment is made by direct debit in future, I would encourage him to fill out the relevant form and/or speak to Nationwide about that.

Finally I'll say that I can see that Mr G has a lot of outstanding questions about how direct debits are set up. Such information is available online, including on Nationwide's website.

Conclusion

I appreciate that Mr G is likely to be disappointed by this decision. However, I don't think it would be fair and reasonable for me to say that Nationwide should compensate him for what happened in this case. Although I accept that Mr G was stressed by the messages he

received, I don't think that Nationwide made a mistake when it made the payments on 29 December 2025.

My final decision

For the reasons set out above, my final decision is that Nationwide Building Society doesn't need to do anything to resolve this dispute.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 7 May 2026.

Laura Forster
Ombudsman