

complaint

Mr N complains that Nationwide Building Society will not refund some disputed transactions.

background

Mr N complained to Nationwide about some payments made to an online gambling website - S. There were a number of payments made, totalling £20400, which Mr N says he did not recognise.

Nationwide began a fraud investigation to look into what had happened but having sought evidence from S, it rejected Mr N's complaint. It said it was satisfied that Mr N had made these transactions and so would not be refunding his money. It subsequently made a decision to close his account.

When Mr N brought his complaint to this service, our adjudicator did not think he could ask Nationwide to do anymore – so the matter was passed to me for a final decision.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint but based on what I have seen, I cannot fairly ask Nationwide to do anymore here.

The basis upon which Nationwide made its decision lies within the information provided by S. I have seen this evidence and I agree – it appears to show that the account had previously been used by Mr N and that his phone had been used to access the website. I also understand that £3400 worth of winnings had been withdrawn from the website and I have seen this sum credit Mr N's bank account.

I know Mr N has asked to see this evidence and I know it has been explained to him that he needs to make an application for disclosure. If he has not already done so, I would encourage him to do this so that he can see the information for himself.

In his submissions to this service, Mr N says he has fallen victim to "racial profiling/discrimination" from the fraud team at Nationwide and from S. I cannot comment on anything S has done here but I can say that I have seen nothing to suggest that Nationwide has acted unfairly or unreasonably.

With regards the closure of his account, Nationwide is entitled to make such decisions and I can see from its letter dated 20th April 2017 that it provided Mr N with appropriate notice.

In the circumstances, I think Mr N authorised these transactions to S and so I will not be asking Nationwide to refund them.

my final decision

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 N to accept or reject my decision before 24 August 2017.

Shazia Ahmed
ombudsman