complaint

Ms M complained that Nationwide Building Society (Nationwide) has allowed money to be taken from her accounts without her agreement. And she wants the money returned.

background

Ms M said she went to her branch to check her savings balance and was told what it was. A few days later she went to the branch to check the balance again but this time it was much lower. And she'd not taken any money from the accounts herself.

Ms M also said she must've left one of her bank books in the branch. And she suggests this might've been used to withdraw what she says is the missing money.

Nationwide said the account balances didn't change over the period Ms M's complained about. And they've said there's no evidence that any money has been taken from Ms M's accounts.

Our adjudicator didn't think Ms M's complaint should be upheld, because there wasn't anything to show that any money was missing. Ms M didn't agree, so the complaint comes to me to decide.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Nationwide sent us copies of Ms M's account statements and summaries covering about the last four years. I've very carefully looked at these – and we've sent copies of them to Ms M's solicitor.

Having looked at the statements, I can see Ms M's savings haven't reduced at any point in about the last four years.

There've been some changes in the different types of savings account, and money has transferred between accounts because of this. So perhaps this gave Ms M the impression that money was being taken from her accounts.

But as I've said, looking at those statements I've not seen any evidence of money being taken from those accounts. In fact, the overall total of Ms M's savings in those accounts has increased.

So I've not found anything to suggest any money has been taken from Ms M's accounts. And so I don't uphold Ms M's complaint.

my final decision

For the reasons I've explained above, I don't uphold Ms M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 18 February 2016.

Julian Cridge
ombudsman