

complaint

Ms K complains that the charges applied to her current account by Nationwide Building Society are adding to her financial difficulties. She wants a refund of the charges applied over the past six years.

background

Ms K first told Nationwide that she was in financial difficulties some years ago. The society responded by waiving some pending charges and reviewing her income and expenditure. It offered advice on how Ms K could improve her situation, but she did not take it up. Ms K's situation worsened when she lost her employment. She owed debts to utility and other companies, but not to Nationwide. She contacted the society a year later about her difficulties. It requested information about her income and expenditure. She has not provided this.

The adjudicator did not recommend that the complaint be upheld. She said that Nationwide's charges had been applied correctly. Therefore she could not ask the society to refund these. She thought that the society had responded sympathetically and positively to Ms K's financial difficulties. It had refunded some charges and offered advice on how to avoid them in the future. She recommended that Ms K seek assistance from a debt management organisation during this very difficult time.

Ms K responded stressing the hardships she is experiencing from having to pay bills and repay debts. She said that her payments are regularly returned as she does not have enough money in her account. She then incurs charges which add to her hardships.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

I agree with the adjudicator that Nationwide's charges have been applied correctly according to the terms and conditions of Ms K's account. Ms K has no debts with Nationwide. When she has occasionally been overdrawn, she has quickly remedied this. When she has told the society of her difficulties, it has responded positively and with sympathy. Its refund of charges was intended to help Ms K break the cycle of charges she was in. It advised her to change direct debit dates to avoid charges. It offered her further advice. I note that it has refunded charges on many occasions in order to help Ms K. I conclude that the society has not made an error and I therefore cannot order it to refund further charges.

I encourage Ms K to seek help from the debt management organisations recommended by the adjudicator. These may help her to take steps to avoid charges in the future. I further encourage her to approach her creditors to see what they can do to assist her.

my final decision

My decision is that I do not uphold this complaint.

Phillip Berechree
ombudsman