

## **complaint**

Mr J complains that Nationwide Building Society will not refund payments he says he did not make from his account and that it caused him inconvenience when it blocked his card.

## **background**

Mr J says that he did not make payments of £500 and £300 to an online gambling company on 11 June 2015. He had reported to that company that he had lost his wallet with his log in details. He had also told Nationwide that his bank card had been stolen in an internet café abroad. So it had blocked his account. He has since said that his card and wallet was with a friend during this period and that his account should not have been blocked. He has written a detailed letter to the gambling company setting out how he believes his details were obtained from his personal computer following online transactions.

The adjudicator did not recommend that the complaint. She said that:

- There was conflicting information so it was difficult to say exactly what happened.
- She wouldn't have expected Nationwide to check every transaction.
- The card used for the payments was the Nationwide one and the gambling company had confirmed that all the details it had matched those of Mr J.
- The card was used to make a cash machine withdrawal the next day.
- As Nationwide believed he no longer had his card it was not wrong to block his account.
- Mr J should report his concerns about computer security breaches to the relevant authorities.

Mr J did not agree and wanted his complaint to be reviewed by an ombudsman.

## **my findings**

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

As the adjudicator has said it is not clear what happened to Mr J's card. If he had either lost it or it was stolen, and his wallet also contained the log in details for his gambling account, then this could be an explanation of what happened. But the cashpoint withdrawal the following day, which he does not dispute, would be inconsistent with this. And although it's possible that a fraudster would only look to make gambling transactions- that wouldn't be a typical pattern.

Nationwide said in its final response that it was able to match details of the transactions to those of Mr J. This included his name, date of birth and email address. In addition it matched the IP address to one Mr J had used to access online banking.

Mr J said to the gambling company that his details have somehow been taken from his computer and the IP address masked.

I need to decide what the most likely explanation of what happened is. I take into account the lack of consistency in what Mr J has said and the strong evidence suggesting that these transactions were legitimate. I'm unable to conclude that the most likely explanation is that these transactions were not authorised. And I agree that Nationwide acted appropriately in blocking access to his account.

**my final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 1 February 2016.

Michael Crewe  
**ombudsman**