

The complaint

Mr F complains about a payment that was taken from his Nationwide Building Society credit card without authorisation.

What happened

Mr F has explained that in December 2021 he contacted Nationwide after a payment was incorrectly debited from his account by a business I'll call T. Mr F says that Nationwide raised a claim and went on to refund the payment.

On 15 December 2022 T took a payment of £149 from Mr F's credit card. Mr F went on to contact Nationwide and asked it to obtain a refund. On 7 January 2023 Mr F completed a claim form to formally start the process of obtaining a refund. Mr F also raised a complaint.

On 19 January 2023 Nationwide issued a final response but didn't agree it had made any mistakes. Nationwide said it could take two to four weeks for a claim to be reviewed and that staff from its Disputes Team would be in touch to request some additional information from Mr F about his claim. Nationwide added it had applied a merchant block that should stop future payments being claimed by T but explained the process isn't guaranteed.

Nationwide says it's sent Mr F requests for information about his claim but it wasn't supplied. Nationwide called Mr F in March 2023 and issued a follow up request in April 2023. But when the information wasn't supplied within 14 days the claim was closed.

An investigator at this service looked at Mr F's complaint and thought Nationwide had reasonably asked him to supply some additional information. Mr F asked to appeal and said Nationwide had failed to explain why despite make a claim for the same payment a year before it had allowed it to be debited again. As Mr F asked to appeal, his case has been passed to me to make a decision.

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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

In response to the investigator, Mr F asked why Nationwide had allowed a payment to go through when he'd previously raised a successful claim about the same merchant. But Nationwide's final response explains that whilst it can apply merchant blocks they aren't 100% guaranteed. Small changes in a merchant's name or account details may allow a

payment to go through. So whilst I appreciate why Mr F is concerned that the payment was approved on 15 December 2022, I'm satisfied Nationwide has provided background information that explains merchant blocks don't always work. And I think it's more likely than not that this is what's occurred in Mr F's case.

Nationwide didn't decline Mr F's claim but did ask him for further supporting information to allow it to review what happened. I've looked at the questions Nationwide asked and information it requested. I'm satisfied Nationwide asked reasonable questions and that it needs the information requested from Mr F to carry out the assessment of his claim. Whilst I understand Mr F had an ongoing complaint, he was still free to provide the information requested by Nationwide. I'm satisfied that without further input from Mr F it was reasonable for Nationwide not to take the claim further.

Nationwide's final contact in April 2023 explained that if it didn't receive information from Mr F within 14 days it would close Mr F's claim. Mr F is free to contact Nationwide directly with the information it's requested to see whether it's now possible for the claim to be completed. But I haven't been persuaded it was unreasonable for Nationwide to close Mr F's case when no further supporting information was provided.

I'm sorry to disappoint Mr F but as I'm satisfied Nationwide dealt with his complaint fairly I'm not telling it to do anything else.

My final decision

My decision is that I don't uphold Mr F's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 25 October 2023.

Marco Manente
Ombudsman