

## **The complaint**

Mr B has complained about how Nationwide Building Society handled his credit card account, when he was experiencing difficulties.

## **What happened**

In May 2022, Mr B called Nationwide to explain he'd lost his job. Nationwide explained it would need to run through his income and expenditure, and Mr B said it would call back with this information within seven days. A hold was put on his account for two weeks. But Nationwide didn't hear back from Mr B, and passed the debt on to a third party. It had previously advised Mr B it would do so. One of our investigators looked into what had happened, but didn't recommend that the complaint should be upheld. He was satisfied that Nationwide had acted fairly, and in line with the terms and conditions of the account. The complaint's now been passed to me.

## **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 sorry for the situation Mr B found himself in. I understand it must have been upsetting and stressful. But, I agree that Nationwide acted fairly. It sent a default notice, and also agreed to go through Mr B's income and expenditure, with a view to arranging a repayment plan. This is what I'd expect it to do. Unfortunately, as it didn't hear back, it then passed the account to a third party – in line with the account's terms and conditions.

## **My final decision**

For the reasons given above, it's my final decision not to uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 15 February 2024.

Elspeth Wood  
**Ombudsman**