

The complaint

Miss B complains that Nationwide Building Society ("Nationwide") mishandled a claim she made about two fraudulent transactions totalling £765.71.

What happened

The details of this complaint are well known to both parties, so I won't repeat everything again here. In brief summary, Miss B is unhappy with the way Nationwide handled her claim when she reported two transactions in April 2021 made as a result of a scam.

Nationwide initially recovered and refunded £5.71 and then refunded the remaining funds on 6 May 2022. It then paid a further £51.56 in compensatory interest on 9 May 2022, from which it had already deducted 20% tax.

Amongst other things, Miss B was unhappy with the time it took Nationwide to refund her money. She also raised concerns around other aspects of its handling of her claim, such as failing to call her back, providing incorrect information, and failing to give details about how she could claim her tax back from HMRC, as well as providing her with call recordings.

Nationwide apologised for the poor service Miss B had received and offered a total of £350 compensation covering various aspects of its service failings, but Miss B didn't think this was enough.

Our investigator didn't uphold the complaint. While she acknowledged that Nationwide could have handled things better, she didn't think it warranted a further award of compensation on top of the £350 it had already paid. Miss B disagreed, so the matter has been escalated to me to determine.

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.

Having done so, I agree with the conclusions reached by the investigator for the following reasons:

- I'd like to assure Miss B that I've taken everything she's said into account. And I appreciate that the experience she's had with Nationwide would have been frustrating for her, and I accept it could have handled things better. I can see, for example, that Nationwide didn't call her back with an update following a call she made in March 2022, and that she also feels she was given incorrect or incomplete information by the bank.
- However, Nationwide has already awarded a total of £350 compensation in recognition of its poor handling of various aspects of her fraud claim and subsequent complaint. And having considered the overall service provided by Nationwide, and the level of impact this has had on Miss B in terms of distress and inconvenience, I'm not persuaded it

needs to pay further compensation.

- I understand Miss B was frustrated not to receive information about how she could claim the tax paid on her compensatory interest back from HMRC. However, this isn't something we would normally expect a business to provide as standard when it makes an award of compensatory interest. Miss B could have also contacted HMRC herself to ask for this information, rather than waiting for Nationwide to provide it. And if she feels that Nationwide hasn't provided all the call recordings she has asked for, then she should specify which calls she thinks are missing so it can attempt to locate and provide them.
- Overall, I'm satisfied Nationwide has already done enough to put things right for the things Miss B is unhappy about, so I won't be asking it to take any further action. I understand Miss B also has also raised a further complaint to Nationwide regarding matters such as her card reader and statements, which it has addressed in a separate final response issued in July 2022. But as the investigator has said, this will need to form the subject of a separate complaint and is not something I can comment on within this decision.

My final decision

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 1 November 2023.

Jack Ferris
Ombudsman