

## **The complaint**

Mrs W complains that payments she made to a customer of Nationwide Building Society weren't credited to their account.

## **What happened**

On 29 December 2022 Mrs W sent payments of £2,700 and £1,000 from her bank account with a business I'll refer to as L to a third party that banks with Nationwide.

Mrs W has explained that in May 2023 the third party contacted her to advise they hadn't received the funds which were being held in a sundries account by Nationwide. Mrs W adds the third party also advised their account had been blocked at the time Nationwide received Mrs W's payments and they hadn't subsequently been credited to them.

A complaint was raised by Mrs W and Nationwide issued a final response on 8 June 2023. Nationwide said the payments Mrs W made on 29 December 2022 were successfully paid into the nominated account and that no error had been made.

An investigator at this service looked at Mrs W's complaint. They said that Nationwide was limited in the information it could provide as Mrs W wasn't complaining about a payment made to an account in her name. The investigator didn't ask Nationwide to take any further action. Mrs W asked to appeal, so her complaint 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.

As the investigator has said, because the account that Mrs W sent payments to belongs to a third party Nationwide is limited in the information it can provide. When a business receives notice that something may have gone wrong with a payment it received we'd expect it to investigate and respond to the sending bank. I'm satisfied Nationwide complied with that obligation when contacted by the sending bank.

When Nationwide responded to Mrs W's complaint it confirmed the payment had been credited to the nominated account as instructed and that no errors had been made. Nationwide added that Mrs W should contact the third party to take the matter up further. As I'm satisfied Nationwide responded to Mrs W's enquiries to confirm the payment was successfully made and dealt with her complaint fairly I'm not telling it to do anything else.

**My final decision**

My decision is that I don't uphold Mrs W's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 17 October 2023.

Marco Manente  
**Ombudsman**