

## **The complaint**

Miss P complains that Nationwide Building Society didn't provide the service it should have following an issue with an international transfer.

## **What happened**

Miss P made an international transfer for around £1,300 from her account on 31 January 2023. She says the intended recipient said they hadn't received the payment. She contacted Nationwide and says that after 20 working days her case was closed and she hadn't received her money back. She says that Nationwide didn't keep her updated on her case and she had to chase for information.

Nationwide issued a final response in March 2023. It accepted that it hadn't provided the service it should have as it hadn't kept Miss P updated about her international transfer and it noted she had made several calls. Because of this it credited her account with £50. In regard to the transfer itself it didn't accept it had done anything wrong. It said the payment was submitted by Miss P through online banking and it checked the details Miss P submitted against what it keyed and these matched. It said it had submitted a request for a recall of the funds; but this wasn't guaranteed.

A further correspondence was sent to Miss P in April 2023 confirming that the recall was still in progress and can take up to 20 working days. It apologised that Miss P was told her case had been closed and said this wasn't the situation and the outcome to the recall was due on 26 April 2023. It said it credited Miss P's account with £50 for the upset caused by being told her case had been closed.

Nationwide then issued a letter dated 5 May 2023 saying that the payment hadn't been able to be recovered due to there being no response from the beneficiary bank.

Our investigator didn't uphold this complaint. She didn't think that Nationwide had made a mistake and thought the compensation offered was reasonable.

Miss P didn't agree with our investigator's view. She said she was receiving different information from Nationwide to what our investigator was saying, and she didn't think she was being treated fairly. She said it had been accepted that she had provided the correct details for the transfer, and it hadn't been explained why Nationwide wasn't at fault. She said that months had passed without Nationwide showing it had provided the service it should have. Miss P wanted her money returned.

## **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 can understand how upsetting this experience has been for Miss P especially given what the payment was for. But for me to uphold this complaint and require Nationwide to refund Miss P the money she transferred, I would need to be satisfied that Nationwide had done

something wrong or treated Miss P unfairly.

Miss P made several calls to Nationwide when she was told that the payment she had made hadn't reached the intended recipient. I have listened to the calls. Miss P is initially told that a trace will be issued to try to identify where the payment is. It is explained that contact will be made through the banking system, and she is given the timescales. While I note that the trace didn't have a positive outcome and updates were provided when Miss P made contact, I think Nationwide could have been more proactive in keeping Miss P up to date on the process being undertaken.

As a positive outcome wasn't received to the trace, a credit payment recovery was attempted. This is undertaken on a best endeavours basis and there was no guarantee that this would be successful.

On a call on 24 March, Miss P is taken through the information she provided for the international transfer, and this matched the details she had received from the company she was transferring to. Therefore, the issue doesn't appear to be Miss P inputting incorrect details. But even though Miss P didn't seem to do anything wrong, this doesn't mean that Nationwide is at fault. Nationwide has explained that it uses an intermediary bank, and the intermediary bank has confirmed that it received the money from Nationwide and sent this on to the receiving bank. Given this I do not find I can say that the reason for the money not reaching the intended recipient was due to a mistake by Nationwide.

This is a very unfortunate situation but, in this case, I do not find I can say that Nationwide has done anything wrong or treated Miss P unfairly. It has confirmed that the payment was received by its intermediary bank and when Miss P raised the issue of the payment not being received by the recipient it took reasonable action to try to locate and recover the money. Because of this I do not find I can say that Nationwide is required to refund Miss P the money.

Nationwide didn't provide the service it should have as it didn't keep Miss P updated and gave her incorrect information about her case being closed. But having considered these issues I think the compensation it has paid is reasonable. So, while I know this will be disappointing for Miss P, I do not find I can uphold this complaint.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 15 November 2023.

Jane Archer  
**Ombudsman**