

## **The complaint**

Mr M is unhappy that Nationwide Building Society didn't provide him with information he requested from them.

## **What happened**

Mr M made a transaction using his Nationwide debit card but didn't receive a card receipt from the merchant. Following this, Mr M called Nationwide and asked them to confirm the terms pertaining to debit card purchases and specifically to whether merchants were required to provide a card receipt for all transactions if requested to do so.

Nationwide explained to Mr M that it was the card provider – the company whose logo is on the debit card – who were responsible for this aspect of the debit card's administration, and that therefore Mr M would need to address his request to the card provider. Nationwide then gave Mr M a number for the card provider. But when Mr M called that number, and inputted his debit card number as requested, he was routed back to Nationwide.

Mr M wasn't happy that he wasn't able to obtain the information he was asking for and felt Nationwide were failing to adhere to their regulatory requirements by not providing it to him. So, he raised a complaint.

Nationwide responded to Mr M and explained that they weren't obliged to provide Mr M with the information he was seeking and didn't uphold his complaint. Mr M wasn't satisfied with Nationwide's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that Nationwide had acted unfairly in how they'd managed the situation. Mr M remained dissatisfied, so the matter was escalated to an ombudsman for a final 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.

Mr M feels that Nationwide haven't acted in accordance with regulation by failing to provide the information he requested to him. However, it must be confirmed that this service isn't a regulatory body or a Court of Law and doesn't operate as such. Instead, this service is an informal, impartial dispute resolution service. And while we do take relevant law and regulation into account when arriving at our decisions, our remit is focussed on determining whether we feel a fair or unfair outcome has occurred – from an impartial perspective, after taking all the factors and circumstances of a complaint into consideration.

This means that it isn't for me to decide whether Nationwide have acted in a non-regulatory manner or not. Instead, my remit is focussed on whether I feel that Nationwide have acted fairly towards Mr M, in consideration of any relevant regulation that may apply.

Nationwide have explained to Mr M that the rules surrounding whether a merchant must provide a card receipt for a transaction upon request are something that fall within the domain of the card provider.

Nationwide are correct in this regard. This is because debit card transactions are processed by the card provider – the company whose logo is on the card – and it is the card provider that is ultimately responsible for answering any questions that a card user, such as Mr M, may have about transactions undertaken on one of their cards.

Mr M has explained that when he called Nationwide, he was told by two separate staff members that he would need to obtain the information he was seeking from the card provider. Mr M has said that he feels that this showed a lack of interest on the part of Nationwide's staff, and thus constitutes poor service. However, given what I've explained above, it seems that Nationwide's staff were correctly informing Mr M, but that Mr M wasn't accepting the correct information that he was being given.

Nationwide did provide Mr M with a phone number for the card provider at his request. But when Mr M called this number and inputted his debit card number, as required to on that call, the call was routed back to Nationwide.

I can appreciate that this would have been frustrating for Mr M. But to reiterate, it wasn't Nationwide's responsibility to provide Mr M with the information he was seeking. And Nationwide did correctly signpost Mr M to the card provider – at which time I'm satisfied that it was for Mr M to contact the card provider himself.

And while the number that Nationwide gave to Mr M for the card provider may not have been the correct one, it wasn't Nationwide's responsibility to locate the card provider's number for Mr M. And I feel that the attempt that Nationwide made to help Mr M, by giving a number for the card provider to him, was undertaken on a best endeavours basis by Nationwide and doesn't constitute an act of poor service by them.

Ultimately, Mr M did search for a phone number for the card provider himself and did obtain the information from the card provider that he was seeking, having contacted them on that number.

But it's difficult not to conclude that this is what Mr M could and reasonably should have done in the first instance, when he was initially told by Nationwide that he would need to contact the card provider to obtain the information he wanted.

Upon review, I don't feel that Nationwide should be considered to have acted unfairly towards Mr M because Mr M didn't accept the correct information that Nationwide gave him about his need to contact the card provider. Or because of Mr M's dissatisfaction at the help that Nationwide tried to give to him, such as the provision of a phone number, which Nationwide had no obligation or responsibility to provide.

All of which means that I don't feel that Nationwide have acted unfairly towards Mr M as he contends here. And it follows from this that I won't be upholding this complaint or instructing Nationwide to take any further action. I trust that Mr M will understand, given what I've explained, why I've made the final decision that I have.

### **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 Mr M to accept or

reject my decision before 11 September 2024.

Paul Cooper  
**Ombudsman**