

The complaint

Ms R is unhappy with Nationwide Building Society. This complaint is about a bank account statement that Ms R said doesn't add up. Also, on the statement Ms R has raised points about a payment code, the date of transactions, a withdrawal record, and she is unhappy that the statement shows her account number and sort code.

What happened

Ms R has made numerous complaints to Nationwide. This one refers only to her issues with her October/November 2023 bank statement. Ms R contends that the figures and the amounts on the statement don't add up. She's also unhappy about a code next to a payment which Ms R said is a dialling code from another country. Ms R questioned the dates noted for transactions on 5 November 2023, a withdrawal code shown for a cash machine and she's unhappy about the statement having the account number and the sort code showing on it.

As agreement on a resolution couldn't be agreed with Nationwide Ms R brought her complaint to this service.

Our investigator didn't uphold the complaint. She said the statement transactions did add up. She said the payment code had been checked by Nationwide and it was the right number for a local shop near Ms R. Regarding the transaction dates our investigator noted that the transactions had been made on 5 November 2023, but this was a Sunday. She said the transactions noted the next day (6 November) because this was the next working day for the bank. Our investigator said the cash machine withdrawal purely noted the machine owners name attached to that specific machine. And she didn't think Nationwide was doing anything wrong by showing the sort code and account number on the statement. Our investigator said if this was a big concern for Ms R she could switch to paperless statements.

Ms R didn't accept this and asked for her complaint to be passed 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.

As mentioned, Ms R has many complaints with Nationwide, but I will only be dealing specifically with the points raised here in this decision.

Nationwide didn't think it had made any errors regarding the issues Ms R had raised. It said the issues were mainly a matter of policy or just a part of its systems and processes it couldn't change.

Nationwide reviewed the statement and said that the figures going in and out of the account do match up to the balance at the end.

Regarding the foreign dialling code Nationwide said it doesn't choose how the payment references show on the statement. But from a check it carried out the number is the one noted for the local shop Ms R had used.

Nationwide said of the cash machine withdrawal that the withdrawal was made on 5 November 2023 but does show on the statement as 6 November. It confirmed that it referred to a specific type of machine as this was owned by a specific company. Nationwide said it couldn't control what that company wanted to be referred to as, and it couldn't change this on the statements.

It said if any of the transactions weren't recognised by Ms R, she should contact the fraud team to discuss these.

In relation to the full account number and sort code being shown on the statement Nationwide said the statement was only visible to Ms R. It said the details were included to make it easily identifiable to the account holder which account the statement was for.

I've worked through the account statement, and I agree with Nationwide – I think from the amounts going into and out of the account the balance at the end of the statement is correct.

I accept what Nationwide said about the code attached to a local shop too. It checked the details and confirmed there was nothing untoward about the number. It also said the code was one applied by the retailer – So, I've seen no evidence to suggest it's incorrect or acted unfairly or unreasonably here.

Nationwide was quick to offer assistance if Ms R is worried about potential fraud transactions. It provided a number for her to contact too. I think that's fair. Our investigator explained why dates may not always completely align.

I don't think Nationwide did anything wrong when it explained why the cash machine details showed the name of the cash machine owner on the statement. I think the owner chooses the name attached not Nationwide.

And although I can understand Ms R's potential security concern around the full account number and sort code being displayed on her statement - I accept Nationwide's position. It does make it easily identifiable for a customer in terms of which account is being referred to. I also take Nationwide's point that the statement is only for Ms R, it isn't for anyone else to view. I think our investigator made a reasonable suggestion when she said Ms R might want to consider paperless statements as an alternative.

Overall, I don't think Nationwide has acted unfairly or unreasonably.

My final decision

I don't uphold this complaint.
I make no award against Nationwide Building Society.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R to accept or reject my decision before 19 December 2024.

John Quinlan
Ombudsman