

## **The complaint**

Mrs H complains Nationwide Building Society allowed funds to be withdrawn from an account that should have been frozen.

## **What happened**

Mrs H and her mother had a savings account in joint names.

In September 2021 Mrs H reported her mother missing and asked Nationwide to place a block on the savings account. Nationwide said a block had already been applied at the request of Mrs H's mother.

In May 2022 Mrs H says she discovered that Nationwide had closed the joint account despite the blocks in place. Mrs H complained.

Nationwide looked into Mrs H's complaint and accepted that it shouldn't have closed the account given that blocks were in place. Nationwide apologised for this and for the time it took to look into Mrs H's complaint and offered £500 in compensation. Mrs H wasn't happy saying that the balance in the account was hers. So, she complained to our service.

One of our investigator's looked at Mrs H's complaint and said that the compensation Nationwide had offered for what it accepted it had done was fair and reasonable. They didn't recommend Nationwide do more as they thought this was a civil matter between Mrs H and her mother. Mrs H was very unhappy and send us evidence to show the balance came from the sale of a jointly owned property. She asked for her complaint to be referred to an ombudsman for a decision. So, it was passed to me.

## **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 see that both Mrs H and her mother asked for this account to be frozen. I can also see that Nationwide accepts that it shouldn't have closed the account given that blocks were in place. And I can see that Mrs H wants the balance that was in the account rather than compensation. I can see that Mrs H has sent evidence that the balance may well have come from a jointly owned property that was sold. But in this particular case I agree with our investigator and Nationwide that this is a civil matter between Mrs H and her mother. So, I'm not going to ask Nationwide to do more.

## **My final decision**

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 2 March 2024.

Nicolas Atkinson  
**Ombudsman**