

## **The complaint**

Mrs R and Mr R complain that Nationwide Building Society closed their joint bank account. They'd like their account reopened and compensation for the impact.

## **What happened**

Mrs R and Mr R had a joint account with Nationwide.

On 16 July 2024 Nationwide issued Mrs R and Mr R with 90 days' notice of closure. They advised that their account would be closed on 16 October 2024.

Mrs R and Mr R weren't happy with Nationwide's decision to close their account. And complained to them. Nationwide advised that they were closing the account because Mr R had significant dissatisfaction with the service he's received. And Nationwide thought they hadn't acted unfairly.

Mr R wasn't happy with Nationwide's response so brought his complaint to our service. One of our Investigators looked into Mrs R and Mr R's complaint but thought that Nationwide acted fairly in deciding to close their account.

Nationwide didn't respond to our Investigator's view. But Mr R disagreed. He asked about the test of reasonableness and whether this had been considered.

Our Investigator issued a second view explaining that she thought Nationwide's decision to close Mr and Mrs R's account was in line with the terms and conditions and was also reasonable.

Mr R didn't agree. In summary he said whilst Nationwide may have followed their terms and conditions, how have they acted reasonably? He highlighted that this was one of the tests that the Financial Ombudsman Service says it follows.

As both parties didn't reach an agreement it's been passed to me to decide.

## **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.

Nationwide can only close accounts in certain circumstances and if it's in the terms and conditions of the account.

I've considered the terms and conditions of Mrs R and Mr R's account, and whether Nationwide have applied them fairly here.

Nationwide can only close accounts in certain circumstances and if it's in the terms and conditions of the account. The terms and conditions state that Nationwide can close any customer's account if they provide 60 days' notice. I can see that Nationwide provided Mrs R and Mr R with 90 days' notice – so I'm satisfied they followed their terms and conditions

here. I also need to be satisfied that they've followed relevant legislation and not discriminated against their customers.

I've considered Nationwide's reasons for exiting Mrs R and Mr R. Nationwide explained to Mr R that they decided to close their account as Mr R raised significant dissatisfaction with the service he'd received. I've seen evidence that Mr R raised several complaints within the 6 months prior to the account closure decision – these ranged from complaints about Nationwide's complaint handling procedure, their fairer share arrangements and how clear they've been when advertising their products.

I appreciate that this disappoint Mrs R and Mr R but I'm satisfied Nationwide have followed the terms and conditions of their account – and acted fairly and reasonably when deciding to terminate their relationship with them. I'm pleased to see that Nationwide shared their reasons with Mrs R and Mr R – and provided them longer than the full notice period to give them sufficient time to make new banking arrangements.

For the reasons I've outlined above I'm not asking Nationwide to do anything further here.

### **My final decision**

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R and Mr R to accept or reject my decision before 20 January 2025.

Jeff Burch  
**Ombudsman**