

The complaint

Ms M complains Nationwide Building Society (“Nationwide”) has unfairly blocked her account after it had concerns about a payment she wanted to make.

What happened

The details of this complaint are well known by both parties, so I won’t repeat them again here. Instead, I’ll focus on giving my reasons for my 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.

Having done so, I have decided not to uphold this complaint. I’ll explain why.

Ms M was attempting to make a large payment to an individual she initially describes as a partner, and later as a friend. Given the amount of the payment, and the telephone call notes I have reviewed from Nationwide showing the conversations it had with Ms M, I’m satisfied it had enough cause for concern to block her account.

I say that because, as a regulated financial business, Nationwide has obligations to ensure it is protecting its customers from financial harm. The inconsistencies in Ms M’s explanation, and then her later refusal to answer any further questions and provide more information that Nationwide fairly and reasonably asked for, are sufficient grounds to block and continue blocking Ms M’s account.

Ms M has subsequently said she doesn’t want to make the payment that led to the blocks, and so Nationwide should unblock her account. Nationwide say it still needs to talk to Ms M before considering unblocking her account.

Given Nationwide had legitimate concerns that Ms M maybe the victim of financial crime, I think its reasonable for it to speak to Ms M to ensure its able to act responsibly by unrestricting her account.

Nationwide has said that Ms M can go into branch to request any withdrawal of funds in the interim. I don’t think it needs to do anymore.

My final decision

For the reasons above, I have decided not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Ms M to accept or reject my decision before 11 April 2025.

Ketan Nagla
Ombudsman