

The complaint

Mr A has complained about Nationwide Building Society confiscating a counterfeit bank note.

What happened

In late 2024, Mr A deposited some money in branch. One of the £20 notes was found to be counterfeit. That note was confiscated and sent to the Bank of England. Mr A said the note came from another bank, so the staff offered Mr A a form he could present to the other bank to try to get reimbursed.

Mr A is unhappy about the confiscation. He wanted Nationwide to return or replace the £20 note, and to show him how they knew it was fake.

Our Investigator looked into things independently and didn't uphold the complaint. Mr A appealed, so the complaint's been passed to me 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.

I appreciate it would be frustrating to have a bank note confiscated, especially if one got the note from another bank.

However, Nationwide were required to confiscate the note and take it out of circulation. They were not allowed to return the note to Mr A. They acted correctly in confiscating it, and in sending it to the relevant body, and in offering Mr A a copy of the relevant form.

Nationwide did not have to replace the note or reimburse Mr A. If another bank gave Mr A a counterfeit note, then that would be that bank's fault, not Nationwide's. Nationwide didn't issue that £20 note to Mr A. Further, if the note that Mr A gave to Nationwide was not real, it means he hadn't actually given them a real £20, so they didn't need to credit his account with that £20 or reimburse him. If Mr A wants to be reimbursed, I can only advise that he pursues the matter with the party who gave him that £20 note.

Nationwide were not required to show Mr A how they'd worked out the note was counterfeit.

I also understand Mr A feels Nationwide gave him poor customer service. As noted above, I've found that Nationwide did what they were supposed to here. And having read Mr A's and Nationwide's accounts of what happened, as well as listened to Mr A's call with Nationwide, I have not found that Nationwide's staff acted inappropriately.

On the other hand, I do find that some of Mr A's behaviour was inappropriate towards the staff. For example, shouting, not letting other people talk, and calling staff terms such as "thief", "nasty", and "evil". As such, I find it was fair and reasonable for Nationwide to warn him that further behaviour of that nature would result in his account being closed.

My final decision

For the reasons I've explained, I do not uphold this complaint.

This final decision marks the end of our service's consideration of the case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 11 June 2025.

Adam Charles
Ombudsman