

The complaint

Mr W complains that Nationwide Building Society closed his accounts.

What happened

Mr W had a credit card and a cashbuilder book account with Nationwide. In October 2024, Mr W visited a branch of Nationwide to discuss his credit card account. Nationwide said he was abusive towards their staff in the branch – and decided to close his accounts. The account was due to close on 14 November 2024 – but after Mr W complained about the closure, Nationwide agreed to give him until 9 December 2024 to find alternative banking arrangements. Dissatisfied with all of this, Mr W referred the complaint to us.

Our investigator looked at the complaint and thought the closure was fair.

Mr W doesn't agree. The complaint has been referred 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.

The terms and conditions that applied to Mr W's credit card state that Nationwide can "immediately bring your agreement to an end and require you to repay the full outstanding balance if: [...] you display threatening or abusive behaviour towards our staff." Similarly, the terms and conditions that apply to Nationwide's savings products allow it to close accounts immediately if "you have been threatening or abusive towards our staff".

Mr W accepts he was abusive in the branch. But he says he has a history of anxiety and depression. He says that on the day in question he suffered a severe mood swing and that this, together with the service he received that day, explains his behaviour. He wants the accounts to remain open.

So I've considered what happened. Based on what I've seen, it appears that Mr W had previously been abusive in branch on at least two occasions. In summary, Mr W made racist and sexist comments directed towards Nationwide's staff. On one occasion, Mr W left. On the other, a member of staff asked Mr W to leave. On 27 September Nationwide wrote to Mr W, saying his conduct was discriminatory and unacceptable, warning him that it might take further action if there were any further incidents. Then on 1 October 2024 Mr W attended branch again and made further racist comments. On 14 October 2024, Nationwide wrote to Mr W to say it was closing his accounts.

I've thought about what Mr W has said about this. He says he lost control and became abusive because the member of staff raised her voice at him. He says this is linked to his health conditions. I don't doubt what Mr W has said about his health condition. That said, I also think Nationwide also has a responsibility to protect its own staff and other customers from unacceptable conduct. Based on what I've seen, I'm satisfied Mr W was making offensive comments targeted at the nationality and gender of Nationwide's staff and other

customers. Given he did this on repeated occasions, I can't say it was unfair for Nationwide to conclude that Mr W's behaviour was unacceptable, and to have closed his account.

Mr W suggests Nationwide should have made adjustments because of his disability. But based on everything I've seen, I'm satisfied Nationwide tried to do this. I note that the staff at the branch say they turned down the music at the branch after Mr W complained about this. The notes also record that Mr W preferred to meet in a quiet space if available. I note that Mr W has asked if Nationwide could just ban him from interacting with them in person, and allow him to contact them by phone instead. But I note that Mr W has told Nationwide he has poor phone reception where he lives and had difficulties using the app, which is why he was coming to branch in the first place. So I'm not persuaded Mr W's alternative would work. I further note that Nationwide was willing to extend the period before they closed the account, to help Mr W find alternative banking facilities. And Mr W was able to transfer his savings to an alternative account, and made arrangements to repay the credit card debt.

With all this in mind, I think Nationwide acted in line with the terms and conditions when it closed Mr W's account, and this was fair.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 27 August 2025.

Rebecca Hardman
Ombudsman