

## **The complaint**

Mr J complains that Nationwide Building Society treated him unfairly by deciding to withdraw the use of passbooks.

## **What happened**

Mr J is a long-standing customer of Nationwide and he's used passbooks to help him manage his savings accounts in branch for several years.

In July 2024, Nationwide made the difficult commercial decision to stop offering their customers passbooks as a tool to manage their accounts. They therefore wrote to Mr J and let him know this change would come into effect from 6 February 2025. As part of this update, Nationwide highlighted the support that was available, and explained the different options Mr J may wish to consider.

Mr J didn't think Nationwide's decision was fair and said he should have been able to decide whether he wanted to stop using passbooks himself. So, he asked Nationwide to change their decision to benefit all of their customers.

Nationwide's complaint handler declined Mr J's request and talked him through the alternative options that were available. They also reassured him that the decision to remove passbooks, didn't impact his ability to complete counter transactions at his local branch.

Mr J then complained to our service. The investigator assigned to the complaint empathised with Mr J's position, but he didn't think Nationwide had done anything wrong. He explained that our service can't require Nationwide to change their decision to withdraw passbooks, and the building society had done everything he'd reasonably expect to support him through the transition.

Mr J then requested a final decision, as he still thought Nationwide's decision was unfair and they hadn't taken his complaint seriously.

So, I've considered the complaint afresh.

## **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'm sorry to disappoint Mr J but I don't uphold this complaint. I'll now explain why.

I appreciate Mr J feels very strongly that Nationwide should change their decision and continue to offer passbooks to their customers. However, as our investigator detailed in his opinion, our service can't tell a business how they should operate or interfere with their commercial decisions. So, requiring Nationwide to change their position and restore passbooks to their customers isn't something I'm able to do.

It's also important I explain, while Mr J has said he's escalated this issue on behalf of all of Nationwide's customers, I've only considered his specific individual complaint. In doing so, I've considered the account terms and conditions, and the relevant rules and regulations.

The terms and conditions of Mr J's account explain Nationwide will give at least two months' notice of significant account changes. In this instance, Nationwide contacted Mr J several months before the passbook change came into force, so I'm satisfied they complied with this requirement, and Mr J was given a reasonable opportunity to prepare for the change.

I can also see Nationwide gave Mr J the option of switching to an alternative savings account which includes a savings wallet and card. This account was suggested as a suitable alternative to a passbook, as the wallet includes space to securely store the account card and mini statements that can be printed in branch. As such, I'm satisfied Nationwide did everything I would reasonably expect to try and minimise the impact of their decision, and Mr J was given a reasonable alternative option to use instead of a passbook.

Mr J has said he doesn't think Nationwide took his complaint seriously. I'm sorry to hear he feels this way, but I don't think they did anything wrong. I note that when Nationwide's complaint handler discussed the matter with him, they repeated the reasons for the passbook removal, made it clear the decision wouldn't be reversed, and described the similarities between a passbook and savings wallet to help Mr J weigh up his options. This means, the complaint handler did everything I would reasonably expect to try and help Mr J, and I see no grounds for concluding his complaint wasn't taken seriously.

I appreciate this isn't the outcome Mr J was hoping for, and having used passbooks for several years the change is a difficult one for him. I hope it helps him to know his complaint has been independently reviewed by our service, and Nationwide were entitled to make the difficult commercial decision to remove passbooks. If Mr J requires any additional support to help him manage his savings, I would encourage him to contact Nationwide directly.

### **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 Mr J to accept or reject my decision before 17 April 2025.

Claire Greene  
**Ombudsman**