

The complaint

Mr K has complained that Nationwide Building Society put a block on his account, without contacting him. He then encountered issues when trying to have the card unblocked.

What happened

Nationwide's system notes show that Mr K's card was blocked on 2 September 2024, and that it made an unsuccessful outbound call to him a few minutes later.

Mr K called Nationwide the next day, and the block was removed. However, Nationwide has acknowledged it didn't use the correct verification process, and offered Mr K £75 to apologise for this. Our investigator thought this was fair.

Mr K disagreed. He said he had shown he hadn't had any missed calls. He also said he'd called Nationwide prior to trying to make the purchase to say he was going to be using the card.

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 not upholding it. I know this will be disappointing, but I'll explain why.

I understand Mr K's frustration, particularly as he feels Nationwide was aware he was going to be making the purchase. However, I don't think it was inherently unfair for Nationwide's system to flag it, and put a temporary block on the account. I think that it was paramount that it ensured the account was secure and the transaction genuine.

I cannot explain why Mr K's phone doesn't show a missed call, and so it's unfortunate the issue wasn't resolved until the next day. But I have no reason to doubt the veracity of Nationwide's system notes, which show a call was attempted.

Nationwide has offered £75 because it didn't properly complete the verification process when it spoke to Mr K the next day. This is in line with what I'd have awarded, and I think it's fair.

My final decision

For the reasons given above, it's my final decision that the £75 offered by Nationwide Building Society is fair. I leave it to Mr K to decide if he'd like to accept it, if he hasn't already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 5 May 2025.

Elspeth Wood
Ombudsman

