

## **The complaint**

Mr F complains that Nationwide Building Society (Nationwide) closed his account and failed to support him.

## **What happened**

Mr F had an account with Nationwide. In July 2024, Nationwide restricted the account while it carried out a review. It completed its review and decided to close Mr F's account.

Dissatisfied with this, Mr F complained to Nationwide. He also thinks Nationwide didn't do enough to support him. He then referred the complaint to us.

An investigator looked at the complaint and didn't think it should be upheld. Mr F doesn't agree. The complaint has been referred to me.

## **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.

Nationwide, like all financial businesses, is subject to legal and regulatory requirements designed to combat financial crime. This means that it needs to scrutinise transactions through an account and may need to carry out a review at any time. Where it does this, these same legal and regulatory obligations mean it may need to restrict access to an account.

The terms and conditions that applied to Mr F's account allow Nationwide to close the account provided it gave at least 2 months' notice. In some circumstances it could close the account immediately. The terms also set out circumstances in which Nationwide could restrict Mr F's account.

In this case, Nationwide restricted the account on 5 July 2024 to carry out a review. At this point it restricted the account so he could only withdraw benefits or salary. I note, though, that at the point Nationwide restricted the account it was almost overdrawn to the limit – so Mr F was only able to withdraw payments as and when he received these payments. Nationwide then decided to close the account – and told Mr F the account would close after 90 days on 20 October 2024. The account remained restricted.

I've thought about what Nationwide has said about that. It told Mr F that its records showed he'd disputed 30 payments under the card issuer's chargeback scheme – and that on a number of occasions it had given Mr F a refund only to then re-debit the account after the dispute was declined. It concluded this was account misuse – and so decided to close the account.

Nationwide has provided details of a number of chargebacks Mr F has raised over period leading up to the closure. Most of these disputes related to payments for online subscription services. Some were successful and some were declined.

Mr F says a number of these chargeback requests were incorrectly logged by Nationwide. And in fairness to Mr F this appears to be correct. In particular, Nationwide has said it incorrectly raised the same chargeback on multiple occasions against three payments Mr F made in February 2024 and August 2023.

Nonetheless, Mr F does appear to have disputed payments to at least 10 merchants. With this in mind I'm satisfied that Nationwide was acting in line with the terms and conditions in restricting the account. I'm satisfied that Nationwide was acting in line with the terms and conditions of the account, and that this was fair. I'm also mindful that the letters from Nationwide indicated that they'd received a large number of complaints from Mr F, which suggests that the relationship between Nationwide and Mr F was breaking down. I can't say Nationwide was wrong to close the account.

I've gone on to consider if Nationwide has treated Mr F unfairly in any other respect.

I've first considered Mr F's comments about the impact of the block. In particular, Mr F is dissatisfied that Nationwide told him he needed to withdraw funds in branch – he says he cannot attend branch because of a disability, and that Nationwide ought to have made reasonable adjustments for this. I note, however, that Nationwide did offer to allow Mr F to arrange transfers over the phone – and although I accept that because of the restrictions this would have taken a few working days to arrange, I find this was a reasonable adjustment in the circumstances of Mr F's complaint. But I also note that Mr F was in fact able to withdraw the funds in cash – and did so on multiple occasions. Finally, it does appear that Mr F had access to another bank account with another provider at this time. Mr F has explained that rearranging his payments to the other account would have been inconvenient – but given I've concluded that the closure of the account was fair, Mr F would have needed to do this at some point in any event.

Finally, Mr F complains that Nationwide failed to put in place support for his gambling. I've carefully considered the points Mr F has raised, but I don't accept Nationwide treated him unfairly. I say this because it appears Nationwide offered to help on a number of occasions. This included sharing details of organisations that could offer support. But Mr F told Nationwide that he was receiving appropriate support and was able to manage his money himself. Looking at everything I'm not persuaded Nationwide needed to do more there.

For all these reasons, I can't say Nationwide has treated Mr F unfairly. I don't uphold the complaint and I'm not telling Nationwide to do anything further to put things right.

**My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 12 September 2025.

Rebecca Hardman  
**Ombudsman**