

The complaint

Mr H complains that Nationwide Building Society closed a bank account.

What happened

Mr H had a joint account with Nationwide. In February 2024, Nationwide decided to close this account as it said the relationship between Mr H and Nationwide had broken down. This service has already reviewed Mr H's complaint about this closure, so I won't be commenting on it in this decision. But at that time, Nationwide said it had taken the decision to stop Mr H and the joint account holder banking with them, and that they'd close any accounts immediately if they tried to open new ones.

In October 2024, Mr H opened a new account. A few days later, Nationwide wrote to Mr H to say the account would be closed immediately. Mr H thinks this was unfair.

Our investigator looked at the complaint. He didn't think it should be upheld.

Mr H 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 apply to Mr H's account state that Nationwide can close an account by giving two months' notice. In exceptional circumstances, Nationwide can close an account immediately. In this case, Nationwide closed the account immediately shortly after Mr H opened the new account in October 2024.

I've thought about what Mr H has said about that. In summary, Mr H says that when Nationwide closed his previous joint account he assumed they were addressing him and the joint account holder as joint signatories not as individuals. That account was closed because of an irretrievable breakdown in the relationship, and not because of any suggestion of fraud or unacceptable conduct. He suggests that the concerns that led to the closure of the joint account weren't relevant to the closure of the new account. He says he wasted considerable time opening the account. Mr H also notes that the terms and conditions list circumstances in which Nationwide can close accounts immediately, and doesn't think the closure of his account satisfies them.

Nationwide, on the other hand, say that they'd previously closed the joint account, and at that time told Mr H that he was no longer welcome to open any new accounts or products with Nationwide.

I've carefully considered what both Mr H and Nationwide have said. I note that when Nationwide closed the joint account, the notice stated that:

“Please note that we check records from time to time and should we see you have opened a new account, we will close it without prior notice.”

Mr H says he doesn't believe this applied to him personally. Plainly, I'm not in a position to say what Mr H believes. But I think Mr H ought reasonably to have understood that this meant Nationwide didn't want him as a customer. As Mr H is well aware, Nationwide was dissatisfied with the number of complaints he'd raised about the joint account, and had concluded from this that the relationship had broken down. I accept that the terms and conditions list examples of when Nationwide might close accounts immediately. But in this specific case, Nationwide had also expressly told Mr H that he couldn't have an account with them. With this in mind, I'm not persuaded that immediately closing the account was unfair: it's what Nationwide had already told Mr H it was going to do. And even if I accept that applying for the account and having it closed was inconvenient, I can't ignore that Mr H chose to apply for the account despite clear communication from Nationwide that this was not welcome.

I don't accept that Nationwide did anything wrong here. And I'm not going to tell them to do anything 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 H to accept or reject my decision before 25 August 2025.

Rebecca Hardman
Ombudsman