DRN-5647800

## The complaint

Mr L complained about what happened during and after a phone call with one of Nationwide Building Society's call handlers. He feels that his character has been damaged and he'd like compensation.

## What happened

Briefly, Mr L phoned Nationwide to complain about it sending him an email at 5.30am. A complaint handler subsequently phoned him back to discuss this complaint, along with another complaint it had logged for him. Mr L was unhappy with the way the call handler dealt with him and in particular, he objected when the call handler asked him not to shout and said she found him intimidating and aggressive.

When he complained, Nationwide didn't agree that the call handler had done or said anything wrong during the call. Nationwide said it had been necessary for the call handler to speak as they had done to Mr L when the call was escalating. It said Mr L had made the call handler feel intimidated and uncomfortable when he'd made sarcastic and unnecessary comments and spoken in a tone which came across as passive aggressive and intimidating. Nationwide noted that Mr L had already closed his Nationwide account the previous month and said it had blocked him from applying for future accounts.

Mr L was unhappy with this response and came to us. Our investigator didn't uphold Mr L's complaint and didn't feel able to comment on what Nationwide had said in its final response as complaint handling isn't a regulated activity.

Mr L disagreed with the investigator's view so his complaint comes 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.

This includes listening to the call recordings of Mr L's discussion with the call handler he's complained about. After doing this, I've independently reached the same overall conclusions as our investigator. I'll explain my reasons.

We provide an informal complaint handling service. I've highlighted the main things that I think are relevant when deciding this complaint. If I haven't covered every single point, it doesn't mean I haven't considered the evidence and what Mr L has said. It just means I haven't needed to refer to everything to reach a decision.

My focus is on what I think are the key issues. As I understand things, although the background to this complaint included other matters that Mr L was unhappy about, he's made it clear that he is solely concerned now with the following issues which he feels have damaged his character:

- comments made about his conduct during a phone call with one of Nationwide's call handlers, and

- Nationwide supporting the call handler in its final response and blocking him from applying for future accounts.

I've taken into account that Mr L feels his own conduct was at all times reasonable and he can't understand why the call handler took exception to the way he conducted himself during the phone call. But I can understand why the call handler objected to the way Mr L spoke to them. Whilst I agree with Mr L that it's not fair to say that he shouted at any point, I can appreciate why the call handler said they felt intimidated. Mr L repeatedly interrupted the call handler and spoke over them, whilst ignoring what seem to me to have been reasonable questions from the call handler about the complaint issues Mr L wanted Nationwide to address – which I think were increasingly unclear as the call progressed. To my mind, the call handler acted professionally throughout and, despite what Mr L has said, Nationwide's assessment of Mr L's conduct during the call is broadly fair.

Nationwide still needed to treat Mr L in a reasonable way and I am satisfied that it was fair for Nationwide to tell Mr L it wouldn't accept any application from him if he decided he wanted to open a Nationwide account in future. Ultimately, Nationwide is entitled to decide who it offers accounts and services to and for what reasons - just as Mr L was entitled to terminate his relationship with Nationwide. This doesn't cause him any particular detriment – and there are other banks and building societies that he can apply to if he decides he wants to open a new account.

The block is something that Nationwide has recorded on its internal system so it's likely that it's only going to be viewed if Mr L tries to apply for another account with Nationwide itself.

I think it's helpful that Nationwide has given Mr L fair warning that it isn't currently willing to offer him banking services. And data protection requirements mean that, generally speaking, businesses are required to set reasonable retention periods for the information they hold – which means that Nationwide is entitled to hold relevant information about Mr L for a period of time.

To sum up, I am satisfied that the call handler had valid reasons for feeling that Mr L's conduct towards them was unacceptable. Nationwide has explained clearly why it has taken the actions it has. Having listened carefully to the call recording, I am satisfied with the way that the call handler treated Mr L during the call. And I haven't seen enough overall to say that Nationwide did anything wrong or that Mr L was treated unfairly or unreasonably. So it follows that I have no power to tell Nationwide to pay him compensation.

## My final decision

For these reasons, my final decision is that I don't uphold this complaint.

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

Susan Webb
**Ombudsman**