

The complaint

Miss K complains that Nationwide Building Society unfairly closed her accounts.

What happened

Between February and July 2023, Nationwide had cause to record three verbal and aggressive behaviour reports concerning Miss K's contact with its staff. During a call to its Contact Centre, and whilst visiting a branch, it said Miss K had used inappropriate language and had called its staff offensive names. It warned that this type of behaviour if continued could ultimately result in the closure of her accounts.

Miss K raised 10 complaints with Nationwide over the period of 11 January 2023 to 19 January 2024. Following this on 5 February 2024 Nationwide wrote to Miss K to say that it was closing her accounts. It said that on review of her accounts it took the view that Miss K wasn't happy banking with Nationwide and that the relationship between them had broken down. It also took account of the fact that it had tried to work with Miss K via its Specialist Support Team. It gave her three months' notice of its intention to close the accounts.

Miss K didn't think it fair for Nationwide to close her accounts and complained. She said she had held the accounts since the late 1990's and suffered from poor mental health and physical health. Nationwide maintained its position.

Miss K remained unhappy and brought her complaint to our service. One of our investigators said that Nationwide were entitled to close the accounts according to the terms and conditions of those accounts, if it gave reasonable notice.

Miss K disagreed and asked for an Ombudsman to review the matter. So, the complaint has come 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.

I'm very sorry to hear Miss K has been unwell. I don't take her vulnerabilities and health conditions lightly. I know it will come as a disappointment to her, especially given what she's been going through health wise over recent years. But I haven't found Nationwide made any errors in the closing of her accounts. It follows that I won't be asking it to take any action. I've explained my reasons below.

Under the terms and conditions of the accounts Miss K held with Nationwide, it was entitled to close the accounts on giving at least two months' notice. It gave Miss K that notice, so I can't say that it acted unfairly in processing the closure.

Nationwide didn't have to give Miss K reasons for closing the account, but it has done in this case. The reasons that it gave were:

- It's clear she was unhappy with many elements of the service it's able to provide.
- It's clear the relationship had broken down irretrievably and therefore it felt it was not the right banking provider for her.

Furthermore, it had previously warned her about her behaviour on telephone calls and in branch. Despite this warning she had continued to show unacceptable behaviour with the language she used.

Based on all the available evidence I think Nationwide acted appropriately in making the decision to close Miss K's accounts.

I appreciate Miss K doesn't believe she displayed abusive behaviour towards Nationwide staff. But people have varying degrees of tolerance when it comes to feeling threatened or abused. And it's not my role to dictate what Nationwide should consider 'threatening or abusive' behaviour.

I also accept the closure of Miss K's accounts came as a shock to her and caused her inconvenience. However, Nationwide has a responsibility to look after and support its staff, and I think its actions here – the decision to end its banking relationship with Miss K - is reasonable and in keeping with its policy to protect their staff. It's evident to me from looking at all the evidence that the relationship between Miss K and the branch staff had broken down irreparably over time.

Miss K has said Nationwide actions are discriminatory and the bank didn't take make any adjustments for her. Miss K has come to this conclusion because Nationwide closed her accounts despite her telling the bank about her disability and health conditions.

While I can appreciate this is his perspective, it is not my role to decide whether discrimination has taken place – only the courts have the power to decide this. I have, however, considered the relevant law in relation to what Miss K has said when deciding what I think is the fair and reasonable outcome. Part of this has meant considering the provisions of The Equality Act 2010 (The Act). I have to consider if other customers in similar situations would have been treated the same way. Having looked at all the evidence, I haven't seen anything to show that Nationwide would have treated another customer with similar circumstances any differently than Miss K. After looking at all the evidence, I've not seen anything to suggest Nationwide treated Miss K unfairly when it decided to close her accounts.

On the contrary I can see that Nationwide tried to get more information from Miss K about her health when she alluded to them in a phone call and referred her to its Specialist Support Team to try and work with Miss K in an effort to retain her as a customer. But Miss K didn't want to work with the team and continued to raise complaints. I note too that Nationwide gave Miss K an extended notice period of 90 days to organise her finances. I do think Miss K had some responsibility to work with Nationwide if she required reasonable adjustments. But she didn't engage with Nationwide. So, when I weigh everything up I can't say Nationwide treated Miss K unfairly when it closed her accounts.

I know Miss K will be disappointed with the decision I've reached, but I hope it provides some clarity around why I won't be asking Nationwide to take any further action to resolve her complaint.

My final decision

For the reasons I've explained, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 24 October 2025.

Sharon Kerrison
Ombudsman