

The complaint

Mr H is unhappy that Nationwide Building Society has closed his accounts as it believes he has been abusive towards staff members.

Mr H has told us:

- Nationwide is treating him unfairly in closing his accounts due to his behaviour. He doesn't agree he behaved unreasonably and doesn't recall saying the things Nationwide has said he did. He says he may have been talking about another businesses when he was using abusive language in branch and Nationwide has been paranoid in assuming he was talking about its staff.
- He doesn't accept Nationwide has provided him with sufficient evidence to demonstrate the unreasonable behaviour.
- After he made a complaint, Nationwide blocked his emails preventing him from contacting it further about the closure.
- He feels Nationwide are discriminating against him as he is living with a disability and is attacking his character in making the claims about his behaviour.

Nationwide has told us:

- During branch visits between September 2022 and September 2024, when the decision to close the account was made, Nationwide has recorded multiple statements from branch staff stating that Mr H was shouting, swearing and making unacceptable comments towards staff.
- In May 2023 it wrote to Mr H to confirm it was closing his accounts and this decision had been made due to his behaviour in branch and over the phone. Due to an oversite the accounts weren't closed. So Mr H was able to open another account, this time a current account, which led to renewed visits to branch and more unreasonable behaviour.
- It had provided Mr H with warnings not to continue this behaviour in September and December 2022, so it felt it had given him adequate opportunity to moderate it before the account was closed. However, he exhausted its warnings process and the decision to close the account was made.
- It's satisfied the terms and conditions allow it to close the account and as it has given Mr H several warnings, so it doesn't agree he's been treated unfairly.

Our investigator considered the complaint. They didn't think Nationwide had acted unfairly in closing the account. As Mr H didn't accept this the complaint has been passed to me to make a decision.

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 has said that when Mr H visited branch in September 2024 he was aggressive and abusive towards its staff. It's provided a detailed testimony from its staff explaining the behaviour it believes Mr H displayed in branch.

In addition, Nationwide has provided numerous other detailed testimonies and internal discussions from its records supporting there have been numerous occasions since 2022 where it believes Mr H's behaviour has been unreasonable and upsetting for its staff and other customers.

Nationwide has also shown me that it's provided Mr H with two written warnings about his behaviour, given in September and December 2022. These warnings correspond with its records of unreasonable or abusive behaviour recorded in branch or over the phone when speaking to staff. It's also provided evidence of a third letter it sent to Mr H in 2023 confirming his accounts would be closed due to his behaviour, which also corresponds with two further records of Mr H's behaviour in branch. And although due to an oversight this closure didn't happen when it should've, and Mr H went on to open another account with Nationwide, I think it served as a further warning that Nationwide deemed his behaviour to be unreasonable.

Mr H's testimony is that the events Nationwide has described taking place in September 2024 didn't happen. He says he doesn't recall exactly what was said but Nationwide staff are paranoid and he was likely talking about other businesses. He says Nationwide are lying and its testimonies don't offer any proof he has behaved unreasonably.

I have considered all the evidence very carefully here. And where the circumstances are in dispute I have to consider what I think is more likely to have happened based on the balance of probabilities. Overall I think the evidence provided by Nationwide is persuasive in this case. As I've said, it's provided detailed testimonies spanning a two year period from different staff members. And whilst Mr H has said its staff are lying, I'm not persuaded this is the more likely scenario based on what I've seen.

I'd also add that even if Nationwide's interpretation of unreasonable behaviour does differ from Mr H's, based on the history of communication between them and what he's told us, I think it's clear there's been a breakdown of the relationship here.

Banks are entitled to decide for themselves whether to do business or continue doing business with a customer. Each financial institution has its own criteria for deciding whether to continue providing accounts and providing an account to a customer is a commercial decision a financial institution is entitled to take.

Nationwide's terms and conditions allow it to close an account immediately if an account holder displays abusive behaviour towards its staff. In this instance Nationwide gave Mr H 30 days' notice of its intention to close the account.

Overall, I think Nationwide's decision to close the account was fair in this case and it gave Mr H more than the required notice of its decision.

Mr H has said Nationwide has discriminated against him. 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 Mr H 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). And after looking at all the evidence, I've not seen anything to suggest that Nationwide has treated Mr H unfairly.

While Mr H doesn't believe Nationwide has acted fairly or interpreted his behaviour correctly, 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've treated another customer with similar circumstances any differently than Mr H. So, I can't say it treated him unfairly when it decided to close his account.

Mr H has said he has been unable to contact specific staff members to discuss the situation further. I don't consider it unreasonable it limited contact with him given the ongoing concerns about his behaviour and given he is no longer a customer of the business. It responded to his complaint and gave him referral rights to our service so it hasn't obstructed him from escalating his complaint.

My final decision

I don't uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 16 December 2025.

Faye Brownhill
Ombudsman