

The complaint

Mr S is unhappy with Nationwide Building Society. Mr S's account was frozen as he had attempted to buy cryptocurrency. He spoke to the Nationwide fraud department and was shocked by its tone and manner. He felt like he was being interrogated for serious crime.

What happened

Mr S felt Nationwide lacked any empathy and its questioning was intrusive. He visited a branch afterwards to check and find out what was going on. He went on to have two further calls with the fraud department over the following week. These calls weren't as bad, but Mr S still felt these were short of the customer service he would expect.

As requested, Mr S sent evidence of his cryptocurrency accounts. When he got no response, he visited a branch again and it checked with fraud who said the account was still frozen because it was awaiting more evidence from Mr S. He was told he would be sent another link but said this was never received. Mr S complained further due to how he had been spoken to, the unacceptable delay in unfreezing his account and now finding out it required further evidence.

Mr S was contacted by the branch a few days later and his complaint was declined. It accepted the first fraud department adviser had spoken to Mr S in a robotic tone and this adviser would be spoken to. And a discussion took place about the link which Mr S confirmed he had never received. A letter followed from Nationwide stating Mr S accepted its decision which he said wasn't true. Mr S used the generic link in the letter to send the screenshots again.

As Mr S hadn't had any update a month after the account was frozen, he went to a branch again and complained to Nationwide central complaints team. He followed up by letter as he couldn't do it via the app with his account still frozen. The central complaints team didn't uphold Mr S's complaint either. It said it had sent four emails requesting further information and had no response. Then without any further evidence being produced Mr S got a text message from Nationwide telling him his account issue had been resolved. Mr S suggested Nationwide may have finally located the evidence he had originally sent in. He said the delay in unfreezing his account was not due to any failure on his part, it was Nationwide's internal mishandling.

Nationwide said it hadn't done anything wrong. It said it had followed its correct process. It listened to the calls and said Nationwide staff provided the correct information. It accepted the first fraud adviser *"could have explained some concepts more clearly"* but it had no issue with how staff spoke to Mr S.

Nationwide referred to several dates when it sent a link to be completed and returned by Mr S, but it never received anything back.

Nationwide concluded to protect members and their money the account had to be frozen until the required evidence was received.

Mr S remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. She said Nationwide didn't do anything wrong. She said it was required to have measures in place to verify transactions, and it was entitled to ask customers for more information. Our investigator acknowledged Mr S found the questioning invasive but said Nationwide had a responsibility to its members and its banking licence.

Mr S didn't accept this and asked for his complaint to be passed to an ombudsman for a final 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.

Mr S said he had to devote a lot of time and energy to get this issue resolved. And he remained unhappy with how he was spoken to. He said there seemed to be a culture of poor customer service in the fraud department, and Nationwide as a whole was overlooking this. He found the whole situation distressing, alienating, and emotionally draining.

Mr S said the account should have been unfrozen much more quickly. He noted Nationwide had claimed he hadn't sent any evidence and that was why his account remained frozen for such a long time. But he also said he had emails confirming he had provided the required evidence. He said as the second time around he didn't send anything new only the original evidence Nationwide was admitting that he had submitted the evidence all along. He said it was Nationwide's incompetence. And it was lucky he had other bank accounts, so he was able to function while this account was frozen.

He wants a written apology outlining all Nationwide's failings.

I've listened to the calls. And I can't say that Nationwide acted unfairly or unreasonably. I agree that the tone was different to what Mr S would have been used to, but I do accept the purpose of fraud calls is very different to a normal banking discussion. I can understand that Mr S found it invasive but unfortunately, I think the fraud process is designed to be a little more difficult.

There's no doubt when fraud processes are triggered this does create inconvenience for customers trying to resolve it. Nationwide and other financial institutions need to have robust measures in place to protect customers, their money, and the building society itself. I can't say that the phone calls were unreasonable based on the details here

Nationwide said at one point Mr S provided evidence, but this was in the form of an attachment which it was unable to download. It said when Mr S kindly resent this information a few days later it wasn't as an attachment, and it was then able to review the evidence and remove the block from the account.

I'm looking at whether or not Nationwide acted fairly and reasonably. So, I won't be asking Nationwide to outline any failings to Mr S as he has requested.

I don't think the process from Nationwide was particularly transparent but I did note that it did explain to Mr S what it still needed from the information when he initially sent it in. I think that was clear.

In fairness Nationwide along with all financial institutions are quite guarded about the approach to potential fraud cases. Financial businesses wish to ensure protection for customers and don't want to give any details out that would allow fraudsters an opportunity to steal customers money. So, in this complaint although it did take a while to get resolved I don't think I can say Nationwide acted unfairly or unreasonably.

My final decision

I don't uphold this complaint.

I make no award against Nationwide Building Society.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 10 December 2025.

John Quinlan
Ombudsman