

The complaint

Mr and Mrs W complain that they have been members/owners of Nationwide Building Society since 1967, and that its record only shows this as being since 1988. They further complain that Nationwide doesn't recognise them as being owners rather than members.

What happened

In February 2025 Mr and Mrs W wrote to the CEO of Nationwide raising several issues. As far as their individual record was concerned, they complained that their membership dated back to 1967 when they held a mortgage with a predecessor building society. However Nationwide only recognised this as dating back to 1988, when their first account was opened at Nationwide

Nationwide said that the initial account was opened with its predecessor and was not linked as it would have expected, so it would not change the record. However, it explained that this would not affect any right they may have to a payout if Nationwide at any stage became a bank.

On referral to this Service, our Investigator said that Nationwide couldn't manually change its record due to the length of time that had elapsed and constraints on its system. They also said that it was a matter for Nationwide as to whether it described them as "members" or as "owners"

Mr and Mrs W didn't agree, and the matter has been referred to me for review.

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.

First of all, I note the links to newspaper articles that Mr W has sent to us, and his further views about Nationwide. Our function is to consider individual complaints and not wider issues about how Nationwide is run. In this respect I will only consider Mr and Mrs W's complaint about their membership of Nationwide.

I understand that Mr and Mrs W say that they have been a member of Nationwide or its predecessor since 1967 since they had a mortgage and opened an account.

As I understand it, their account was not linked to Nationwide when it took over. I've seen Nationwide only has a clear record of Mr and Mrs W as members since 1988. I understand Mr and Mrs W's upset at the account not being linked when Nationwide took over the predecessor building society, which I believe was in 1987. I think that given the length of time since this happened and given that Nationwide can't manually change its record, I couldn't ask Nationwide to take any further steps in this respect.

I appreciate Mr and Mrs W's argument that they were members over 20 years prior to that. They say they have passbooks dating back to 1973, if they would like to share these with

Nationwide, it has said it would be willing to look at any further evidence. Though I can't say what Nationwide would be able to do if it reviews that evidence.

As far as I can see as Mr and Mrs W have been members since before 1997, they would still be entitled to a payout if at any stage Nationwide became a bank. I haven't seen that there would be any other advantage to them to being recorded as members since 1967, rather than 1988.

As regards Mr and Mrs W being described as "members" rather than "owners", I'm aware that building societies are described as being "owned" by their members. It is a matter for Nationwide if it uses the term members, which is not wrong. Members, of which there are more than 17,000,000, have certain rights to vote, set out on Nationwide's website, and, given certain conditions, are entitled to a share of profits.

I understand that communications Mr and Mrs W have received set out that they have been members for over 20 years. These were set out in generic communications and I wouldn't expect Nationwide to set out the length of time each customer has been a member in such communications.

My final decision

I don't uphold the complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W and Mrs W to accept or reject my decision before 6 October 2025.

Ray Lawley
Ombudsman