

The complaint

Mr D complains about how he was treated by Nationwide Building Society when he visited its branch.

What happened

A summary of what happened is below.

Mr D visited his branch in January 2025 to do some specific business. This was after he'd tried calling but was unable to get through. The branch was busy, and Mr D waited over an hour before someone could see him. The manager saw him.

Mr D says he was polite to the manager but out of the blue, he launched into an unprovoked attack, accusing him of being rude, complaining about his day and telling him to get out of his branch. He says he was left shaken by the incident and immediately wrote down the conversation, which he relayed to Nationwide when he raised a complaint.

Nationwide investigated and issued its response. It said that in relation to wait times; it was difficult to get through to branches during busy periods, and it had contacted the branch manager who said Mr D had been asked to leave due to the way he'd spoken with him. Nationwide said that its staff weren't expected to tolerate abusive or offensive behaviour.

Dissatisfied, Mr D asked us to take a look. In doing so, he said, this was a vicious attack, that had affected him for days, after he'd been thrown out of the branch for no good reason. He said the branch manager's account simply wasn't true and believed his reaction was influenced by the fact that he had raised a complaint involving him before. Mr D said he was afraid of returning to the branch in the event of a similar attack occurring, which was precluding him from doing branch related banking and he expressed concerns about how his complaint was handled. He believed Nationwide needed to recognise what had actually happened and pay compensation for this to a charity.

One of our investigators looked into the complaint and noted Mr D's account of what had happened, and the managers conflicted. In the circumstances, they didn't think there was enough to show Nationwide had made a mistake and needed to do more. Mr D disagreed and said the investigator should check with counter staff who could prove whether he'd said anything abusive or offensive because he simply hadn't. He said the branch manager's account had shifted as well. The investigator didn't think there was much merit in contacting the branch because the incident had happened a long time ago and staff were unlikely to remember.

Mr D asked for his case to be passed to an ombudsman and made some further points to consider. Amongst other things, he submitted:

- The likelihood of him telling the truth given his impeccable character and health.
- He'd written down accurately the conversation.
- Counter staff should be asked for their comments.
- The branch manager had form for this type of behaviour perhaps driven by a

previous complaint.

- There was nothing in the branch manager's recollection of events to demonstrate he'd been aggressive.

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.

It's clear that Mr D feels strongly about his complaint. I have read and considered everything that he's provided. As an informal dispute resolution service, we are tasked with reaching a fair and reasonable conclusion with the minimum of formality. In doing so, it's not necessary for me to respond to every point made, but to concentrate on what I consider to be the crux of the issue. Having done so, I'm not upholding this complaint, and I'll explain why.

Based on what I've seen, I'm satisfied there was an incident, and I can accept some of what Mr D has said is borne out by the manager's statement. Mr D was frustrated by the wait times, and the manager had had a demanding day. There also appears to be some history between them. Of course, I'd expect Nationwide's staff to deal with situations professionally. But if Mr D was as civil and courteous as he describes, it seems to me quite implausible that this would have led to him being told to leave the branch in the manner he's stated.

I've noted that in the course of his complaint Mr D has made comments of a personal nature about the member of staff. I don't think that's particularly helpful in terms of supporting his position that he was an entirely innocent offended party during his branch visit. Given this, I'm satisfied further investigation into what happened at the branch will not cause me to reach a different conclusion.

As an observation if it's helpful, it is for Nationwide and not me to determine whether any disciplinary steps need to be taken in relation to its staff. From what I can see, Nationwide has received Mr D's complaint, considered it and explained why it's not taking any further action. I'm satisfied Nationwide has dealt fairly with Mr D's concerns.

Mr D says he feels unable to return to the branch due to the incident. That is unfortunate. But while we do try to assist the parties in reconciling, there are some situations where that is neither desirable nor practical. Given my conclusions it's for Mr D to decide if he wishes to continue to do business with Nationwide.

My final decision

My final decision is that I'm not going to require Nationwide Building Society to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 29 December 2025.

Sarita Taylor
Ombudsman