

The complaint

Mr L complains that the card linked to his Nationwide Building Society savings account can only be used in branch or at one of Nationwide's cash machines.

What happened

Mr L says that - when he moved his accounts to Nationwide, he was not told that he could only use the card linked to his savings account at a Nationwide branch or cash machine. He says this is preventing him from accessing his funds in the account. He's also said this issue was raised with Nationwide over two years ago, but it has not addressed his complaint.

Nationwide apologised for not addressing this complaint directly before. But it said it would have considered this issue when considering other complaints Mr L had raised with it about its cash machines and branch availability. It added that it had not done anything wrong in terms of Mr L only being able to use his savings account card at Nationwide branches and cash machines as this was explained in the terms and conditions when Mr L opened the savings account.

Our investigator looked into this specific complaint point, but she didn't think Nationwide had done anything wrong. She said the account terms and conditions say the savings account is designed for those who want to save but still may want access to their money, and that the account can be accessed using internet banking, a Nationwide branch, or a Nationwide cash machine.

Mr L didn't accept this outcome, and he asked for the complaint to be passed to an Ombudsman. So, it's been passed to me to reach 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 L has raised several complaints with Nationwide which all appear to stem from his concerns that Nationwide is limiting access to the funds he holds in his accounts – for example, branch closures and availability of cash machines.

So, before setting out my findings on this complaint, I want to explain that while I've had regard for the other complaints Mr L has referred to this service, I cannot comment on the outcome or the merits of those complaints in this final decision. That's because those previous complaints have already been considered by other Ombudsman at the service and final decisions have been issued on them.

So, for clarity, this decision solely relates to the specific complaint point about Nationwide not telling Mr L that his savings account card can only be used in branch or at one of its cash machines.

Having considered the information available, I've reached the same overall conclusion as the investigator for mainly the same reasons. I know Mr L will be disappointed as I can see how strongly he feels about this matter, so I'll explain why.

To uphold Mr L's complaint, I'd have to be persuaded that Nationwide had done something wrong or treated Mr L unfairly to the extent that he has lost out financially or been caused material distress and inconvenience.

Mr L has said that Nationwide only allowing the card linked to his savings account to be used in its own cash machines is impacting his access to the funds in his savings account. However, a savings account is not generally considered to be a payment account intended for everyday transactions. As such, some businesses don't offer cards on their savings products or, when they do, they may limit the use of the card. But I would expect any business where no card is offered, or card restrictions apply to be clear about how its customer can access their money in the account terms and conditions.

So, I've reviewed Nationwide's savings account terms and conditions. These say – under the heading '*restrictions on withdrawing money from your account*':

....16. You can withdraw money by sending it to your Nominated Account or to another current account or savings account (as long as it's possible to make payments into that account) held with Nationwide in your name (whether held in your sole name or jointly).

17. If your account was opened in branch and you chose to have a cash card, you can make withdrawals by cheque or in cash, or using a cash card at Nationwide ATMs.

So, I'm satisfied Nationwide did what I would expect it to by highlighting how a customer can access cash in the type of Nationwide savings account Mr L has. And I think Mr L should have been reasonably aware of these terms as I'm persuaded he would have agreed to them as part of the account opening process.

Mr L has mentioned that other banks are part of the LINK cash machine network which allows customers to use other businesses cash machines. But I've found that Nationwide is also part of LINK network. Debit cards linked to a Nationwide current account can be used across the LINK network. This is explained on Nationwide's website:
<https://www.nationwide.co.uk/help/payments/card-payments-and-cash-machines/find-my-nearest-cash-machine/>.

I understand that Mr L also holds a Nationwide current account. And I've seen that Nationwide has explained to Mr L that he is able to transfer funds from his savings account to his current account which means he can then access his funds via other businesses cash machines.

I appreciate that Mr L may prefer to use the card linked to his savings account. But overall, I'm not persuaded that Nationwide has done anything wrong or is treating Mr L unfairly by limiting the use of its savings account card. I'm satisfied that Nationwide has reasonable alternatives in place for Mr L to access the funds in his savings account if using a Nationwide branch or cash machine is inconvenient for him.

Mr L has said that Nationwide didn't address this specific complaint point before. I've noted that - in its final response on this issue, Nationwide accepted that Mr L had mentioned this issue alongside the crux of previous complaints he'd raised with them. It said its complaints team would have considered it when investigating those complaints.

I'm persuaded that Nationwide could have been clearer – when responding to previous complaints, that it had considered this complaint point. However, Nationwide has since apologised for not doing so. And, overall, I think an apology is fair and reasonable here. I've seen that in previous complaints Nationwide has referenced that Mr L can use other branches and that he could transfer funds via internet banking from his savings account to his current account to allow him to use other bank's cash machines. So, I'm persuaded that Nationwide did – all be it indirectly, respond to Mr L's complaint point about his card only being accepted at Nationwide cash machines and that Mr L was aware of the alternative ways he could access the funds in his account.

Given all the above, I won't be asking Nationwide to take any further action in respect of this complaint.

I've noted that since the complaint was passed to me, Mr L has mentioned that Nationwide cash machines have not been dispensing cash on certain dates. I understand that Mr L feels strongly that this is further evidence to support his concerns about his access to funds in his account. But the events he has mentioned happened after the final response letter issued by Nationwide on this specific complaint I'm considering. Under complaint handling rules, a business must be given the opportunity to address any concerns before this service can get involved. So, if Mr L wants these concerns addressed, he will need to contact Nationwide in the first instance. I make no findings about these new issues in this decision.

My final decision

For the reasons given, I do not uphold this complaint.

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

Sandra Greene
Ombudsman