

## **The complaint**

Mr M complains that Nationwide Building Society blocked his account and removed all his money because it believed his address was incorrect. Mr M would like his money back and £2,000 as compensation.

## **What happened**

Nationwide sent Mr M a letter on 13 August 2024 telling him his new Flex Instant Saver 2 account was open. The address on the letter was the same as Mr M has given to the Financial Ombudsman Service. On 30 January 2025, Nationwide had the letter back as returned mail. It placed a Returned Mail marker on Mr M's accounts and sent an email and text on 12 February 2025 asking Mr M to either visit a branch with identification or call within 30 days. Mr M says he logged in and because it all looked alright, he assumed the email had been sent in error and did nothing further.

On 14 March 2025, Nationwide sent a further text and email to say it hadn't heard from Mr M and if he didn't get in touch, his accounts could be blocked to keep them secure. Mr M says he tried to log in on 21 March 2025 but couldn't. He says that's because Nationwide had already blocked his account and removed his money. Following Mr M's contact on 9 April 2025, all markers were removed.

Mr M complained to Nationwide about his account being blocked, his money being removed, and not being able to contact Nationwide by phone. It sent him a final response on 9 April 2025. It said its process had been followed when post had been returned and it hadn't made an error. It also said his accounts weren't closed or money removed from accounts.

Mr M wasn't happy with Nationwide's response and so referred his complaint to the Financial Ombudsman Service. One of our investigators considered Mr M's concerns but concluded it didn't have to do anything further. That's because they felt the accounts weren't blocked by Nationwide due to an incorrect address. They also said the contact number didn't work because Mr M was trying to call the UK number from abroad. And a different number needs to be dialled from overseas. Mr M didn't feel his point of view had been heard and so asked for an ombudsman to review the case. So, it's been passed to me to decide.

## **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.

I appreciate this will come as a disappointment to Mr M, but I won't be upholding his complaint. I hope what follows satisfies Mr M that I've listened to both sides before reaching my decision.

I've seen a copy of the letter sent to Mr M's address on 13 August 2024 and the address is the same as he's provided to the Financial Ombudsman Service. So, I'm not sure why that letter was sent back to Nationwide. Or why it took so long to be returned. But it was. I can't hold Nationwide responsible for that. Nationwide had sent a letter to the correct address, and

it had been returned. So, Nationwide had to make sure any future letters were sent to the right address. And that's why it sent both an email and text on 12 February 2025.

I know Mr M received the text and/or email because he says he logged in to make sure everything was alright. And when it was, he thought Nationwide had made a mistake and so did nothing further. But both the text and email told Mr M that he needed to either call or visit a branch to confirm his details. Which he didn't. So, I don't think Nationwide did anything wrong in moving to the next stage of its process. Which was to tell Mr M if he didn't get in touch, his accounts could be blocked. It sent the second email and text on 21 March 2025. Mr M says he tried to log on that day but couldn't. So, he says Nationwide had blocked his accounts too early.

I've looked at the history of logins for Mr M's account. It shows that on 21 March 2025 at 07:21, Mr M attempted to login, but the pass-number was invalid. But after further attempts, the correct pass-number was entered at 07:27 and Mr M accessed his Flex Direct Account and Flex Instant Saver 2 account. I'm therefore satisfied that Mr M wasn't able to access his accounts initially not because a block had been placed, but because the incorrect login details had been used.

Having looked through the history of logins for Mr M, I'm satisfied that Mr M logged on to internet banking on multiple occasions between 21 March 2025 and 9 April 2025. So, I can see no evidence that any block was placed which restricted Mr M's access to his accounts.

I've also looked at the bank statements covering this period as Mr M says his money had been removed. There's no evidence of this and I trust that Mr M will be able to see from his statements that no money ever left his account.

Having reviewed all the information, I don't believe Nationwide did anything wrong in contacting Mr M to check his address. And I don't find that Nationwide blocked Mr M's account (although it was entitled to do so following its second email to Mr M) or removed any of his money.

### **My final decision**

Based on what I've said above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 3 November 2025.

Stephen Farmer

**Ombudsman**