

The complaint

Miss M complains Nationwide Building Society (“Nationwide”) closed her accounts without a clear explanation, and without fairly considering her financial difficulties and vulnerabilities.

What happened

The details of this complaint are well known by both parties, so I won’t repeat them again here. Instead, I’ll focus on giving my reasons for my decision. This complaint only deals with the account closures and whether Nationwide acted fairly given Miss M’s circumstances.

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.

Having done so, I have decided not to uphold this complaint. In reaching this conclusion, I would like to assure Miss M that I haven’t undervalued what she has told this service and Nationwide; both about her circumstances and vulnerabilities. I’d like to assure Miss M I have carefully considered these and taken them into account when reaching my decision. I know what I have decided will disappoint Miss M, so I’ll explain why.

Nationwide is entitled to close an account just as a customer may close an account with it. But before Nationwide closes an account, it must do so in a way, which complies with the terms and conditions of the account. The terms and conditions of the accounts, which Nationwide and Miss M had to comply with, say that it could close the account by giving her at least two months’ notice. And in certain circumstances it can close an account immediately or with less notice.

Nationwide closed Miss M’s account with 90 days’ notice. Nationwide explained in a call recording that I have listened to, and in its final response, that the accounts had been closed because the relationship between it and Miss M had broken down. And, as Miss M had breached the terms and condition of the Basic Bank account. The term it has referred to says Nationwide may close the account with two months’ notice if:

“you have access to another UK account, (with us or with another UK provider and which has the same basic features as a FlexBasic account) which was opened after you opened your account with us.”

Nationwide has explained and provided evidence to why it determined its relationship had broken down with Miss M. Having carefully reviewed this, I’m persuaded that Nationwide has acted fairly and reasonably here given the volume of complaints Miss M raised during a relatively short period of time. Miss M has also said on a phone call she had bank accounts with other banks in the UK. I’m satisfied its most likely these would all have had the basic features of a Basic Bank account. So, Nationwide has exercised the terms of its account fairly here.

What’s apparent here is that Miss M had a number of vulnerabilities which include her

physical and mental health, compulsive gambling, and financial difficulties that Nationwide should have considered and supported her with when weighing up whether it was appropriate for it to close her accounts.

The information Nationwide has provided me shows it identified Miss M's vulnerabilities, and that it took the type of action I'd expect it to have taken. This includes signposting her to relevant free charities, escalating the issues to specialist teams to discuss the issues with Miss M particularly around her gambling, and to social services given it had concern about her wellbeing and welfare. Having reviewed all the internal notes and listened to the call recordings I've been provided with, I'm satisfied Nationwide took reasonable steps in supporting Miss M with her vulnerabilities. I should also note, that as Miss M had other bank accounts, this would have been a strong mitigating factor.

I don't undervalue that Nationwide's actions here would have caused Miss M inconvenience and that that they would have caused her distress. But as I don't think Nationwide did anything wrong, I won't be directing it to reopen the accounts nor paying any compensation.

My final decision

For the reasons above, I have decided to not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 5 December 2025.

Ketan Nagla

Ombudsman