

The complaint

Miss G complains that Nationwide Building Society changed her account without telling her and that, as a result, she was unable to transfer it to a different provider or operate it.

What happened

Miss G held an Individual Savings Account (ISA) with Nationwide. She wanted to transfer it to a different provider, but was unable to do so, because the account details she provided were not recognised. She believes that Nationwide closed her account and opened a new one without telling her. As a result she was unable to switch her ISA to a different provider at a time when it was offering a higher interest rate.

Nationwide says that Miss G's account details were changed as part of an exercise to switch its Loyalty ISA from a passbook-based account to one which could be managed in branch, online or through its app. As part of that exercise, customers' account numbers would be changed from the format xxxx/xxx xxx xxx to a six-digit sort code and eight-digit account number.

Nationwide said that it had written to Miss G on 27 September 2024 and on 24 June 2025. The first letter set out the changes in general terms; the second provided Miss G with her new sort code and account number.

Miss G said that she did not receive either letter, and she referred the matter to this service. One of our investigators considered what had happened but did not recommend that the complaint be upheld. She was satisfied that Nationwide had been within its rights to change the account details and that it had properly notified Miss G of the changes.

Miss G did not accept the investigator's assessment and asked that an ombudsman review the case.

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, however, I have reached the same conclusions as the investigator did, and for similar reasons.

I am satisfied first of all that Nationwide was within its rights to change the way Miss G's account was operated and its account number. It did so as part of its plan to phase out passbook-based accounts.

In my view, the key issue is whether Nationwide explained to Miss G what it was doing, so that she could make an informed choice about whether to keep her account on the new terms or make other arrangements.

Nationwide has provided copies of the letters of 27 September 2024 and 24 June 2025. Both are addressed to the address which Nationwide holds for Miss G (including the postcode);

that is also the address which this service has used when writing to her. There is no record of either letter being returned undelivered. Since the vast majority of post which is correctly addressed is also successfully delivered, I am satisfied that it is very likely that both letters reached Miss G.

The account terms say that, when Nationwide says it will tell its customers about something personally, it will communicate in writing by letter, text or email, or through a notice in the Internet Bank or on the banking app. I believe that Nationwide met that obligation by writing to Miss G. It did not need, for example, to send her separate emails.

It's possible that Miss G overlooked the letters telling her about the changes to her account. But, since I believe they were properly sent and delivered and that Nationwide did enough to tell Miss G about the changes, I cannot properly uphold her complaint.

My final decision

For these reasons, my final decision is that I do not uphold Miss G's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 1 January 2026.

Mike Ingram
Ombudsman