

The complaint

Mr E complains Nationwide Building Society (“Nationwide”) refuses to co-operate with the police investigation and provide the relevant information regarding fraud on his account, which has caused distress and inconvenience.

What happened

Mr E brought a complaint to Nationwide regarding two fraudulently cashed cheques on his account. He also complained to the police about this fraud, and he says it needs some evidence from Nationwide to proceed with the investigation. Mr E says he is unhappy Nationwide has refused to co-operate with the police and provide what they’ve asked for.

Nationwide says it considered it’s handling of Mr E’s complaint, and it decided to award £50 in compensation for not updating Mr E’s contact details correctly. But it didn’t feel it had done anything else wrong.

The investigator considered this complaint and decided not to uphold it as asking Nationwide to co-operate with the police is not something we have the power to do. Mr E wasn’t happy with this outcome, so the complaint has been passed to me for a 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 E has raised a number of points and although I may not mention every point raised, I’ve considered everything he has said but limited my findings to the areas which impact on the outcome of the case. No discourtesy is intended by this; it just reflects the informal nature of our service.

At this point I would like to set out that our Service was set up to informally resolve disputes when things go wrong. And we do this by putting the consumer back in the position they would’ve been in had things happened as they should have. We were not set up to punish financial providers for any wrong doings, and we cannot instruct them to change their products or processes.

I also wanted to say that I’m sorry to learn about Mr E health difficulties. I have learnt that he has had some struggles in the past few years, and for that he has my sympathies.

Mr E has made it clear that his complaint is about Nationwide’s failure to co-operate with the police. However, I haven’t seen any evidence from the police to show that it has asked Nationwide for evidence, or that Nationwide is not co-operating. In any event, even if this evidence can be produced, we don’t have the power to intervene and force Nationwide to co-operate. But the police do have the power to get a court order to force Nationwide to provide evidence if it feels appropriate. So unfortunately, there is nothing more I can do here.

I know this outcome will be disappointing for Mr E, but as I’ve said above there is nothing

more I can do here to force Nationwide to co-operate with the police.

My final decision

For the reasons outlined above, I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 19 January 2026.

Sienna Mahboobani
Ombudsman