

The complaint

Mr L complains that Nationwide Building Society provided poor customer service and unfairly added a behavioural marker to his customer profile.

What happened

Mr L banked with Nationwide. He was unhappy with the wider service he'd been receiving and had referred complaints about these matters to our Service.

During this time, Mr L called Nationwide and the agent couldn't confirm if the automated verification process had been successfully completed. The agent then transferred the call without any explanation. Mr L complained to the next agent. Mr L was also unhappy with the interaction with that agent.

Nationwide responded to Mr L's complaint and agreed that the call shouldn't have been transferred without explanation, and the agent was incorrect in saying the automated verification process hadn't completed. But Nationwide didn't agree that the second agent had acted unprofessionally. It offered Mr L £20 as an apology.

Nationwide said that it considered Mr L's behaviour during this call, and a following call with the complaint handler, unacceptable. It said an alert had been added to his customer profile which would remain there for six months. It warned further action may be taken if it considered there was similar inappropriate behaviour in future.

Mr L thought Nationwide's actions were unreasonable, disproportionate and in retaliation to his ongoing complaints. Mr L referred this complaint to our Service. Our Investigator thought the compensation offered by Nationwide was appropriate. She didn't think Nationwide had acted unreasonably in placing an alert on Mr L's profile.

Mr L asked for an Ombudsman to review the complaint, so it has been passed to me to decide. I understand Mr L has brought further complaints against Nationwide to our Service since, but for clarity, I will only be considering the complaint as outlined above in this 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.

I've listened to the three calls Mr L had with Nationwide agents relating to this complaint. That being the initial call where Mr L was transferred, the transferred call and the initial complaint handling call.

I agree with Mr L that the first call was handled poorly by Nationwide. Nationwide has confirmed that Mr L had completed the automated verification process before the call came through to the adviser. But when Mr L asked the adviser if he'd completed it successfully, the adviser didn't know and then asked for a moment before completing a cold transfer of the

call. I can see why Mr L was unhappy with this, especially after he said it had taken considerable effort to complete the verification process. I can also appreciate that it would be frustrating to be transferred to another person without any explanation.

The next adviser was able to confirm that Mr L had been verified, and he didn't need to go through this process again. So, while this would have been frustrating for Mr L, it was short lived and quickly corrected. Like the Investigator, I'm satisfied that the £20 compensation paid by Nationwide is a reasonable way to put things right here.

I understand Mr L was unhappy with the call that followed. I've listened to the call, and I agree there were parts in which Mr L and the agent were talking over each other, and the agent also audibly sighed at one point. However, it was clear that this call became unproductive.

Mr L said to the agent that he found her accent difficult to understand, asked if she was based in the UK and referred to the agent as speaking in broken English. While I understand Mr L was frustrated that his complaint wasn't being recorded in the way he wanted it to be, I understand why the call handler may've been upset with the manner in which Mr L spoke to her. And, why Nationwide didn't consider this acceptable. I'm unable to agree with Mr L's complaint in this regard.

My understanding is that the main outstanding point of contention here is that Mr L thinks it was disproportionate for Nationwide to warn him about his behaviour and record a marker on his profile for six months. Having listened to the above call and the call between Mr L and the complaint handler - I don't consider Nationwide acted unreasonably in giving Mr L a warning here. I appreciate Mr L thinks this warning was retaliatory after he'd made complaints about Nationwide to our Service, but I've not seen any evidence to suggest that was why the warning was given. I've reviewed Nationwide's internal notes and I am satisfied that it gave it fair consideration before making the decision to give Mr L a warning.

It's reasonable for any financial business to expect its staff to be treated with courtesy and respect, and to have a policy in place to protect staff when it reasonably considers this hasn't happened. I don't consider it was unreasonable or disproportionate for Nationwide to warn Mr L about his conduct, based on what I've heard, and to record this on his customer profile.

My final decision

My decision is that I don't 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 8 January 2026.



Emma Taskas
Ombudsman