

The complaint

Mr R complains about the service he received from Nationwide Building Society concerning the closure of his accounts. And that it sent a cheque to him after closing his accounts and failed to send closing statements.

What happened

Starting in November 2024, Mr R had a number of long telephone conversations with Nationwide about problems he had getting money out of his ISA. He has told us that he wanted to close his accounts, although Nationwide says it closed the accounts in early February having given him several warnings about his unacceptable behaviour.

According to Nationwide's records, Mr R's two accounts with it were closed on 4 February 2025. It sent Mr R a cheque for the total balances in those accounts. He wanted a direct transfer and asserts he has lost interest because of this. And because of the value of the cheque, he couldn't pay it in online and had to pay for taxis to get to a branch. He also said he hadn't received any closing statements.

Nationwide confirmed that closing statements were sent to Mr R, and duplicates were ordered on 5 February after he said he hadn't received them.

On referral to the Financial Ombudsman Service our Investigator said that based on the available evidence, they wouldn't be asking Nationwide to do anything more to resolve the complaint.

Mr R disagreed, and the matter has been passed to me for an Ombudsman's consideration.

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.

The investigation, and adjudication of complaints made to this Service is based on the evidence provided to us by the parties, including in this case transcripts and recordings of multiple telephone calls. As an informal dispute resolution service, we don't have the power to go beyond that, eg we can't call or cross examine witnesses. So where there is a dispute about what happened, I have based my decision on the balance of probabilities. In other words, on what I consider is most likely to have happened in the light of the evidence.

account closure

I understand that Mr R disputes our Investigator's finding that Nationwide closed the accounts due to his behaviour. He asserts that he asked for the accounts to be closed because he was upset with Nationwide's conduct towards him.

Factually, Nationwide closed the accounts at its instigation. It had previously sent Mr R a final VAB (verbal and aggressive behaviour) warning letter in November 2024 that it would close the accounts if there was a repetition. And having listened to the call of 6 January

2025, I do think the agent struggled to deal with his repeated demands concerning a transfer of the call when at the time the system wasn't allowing it. They offered several times to provide the direct line for the savings team but Mr R wouldn't accept it. Overall, noting also that it caused upset to the agent taking the call I think Nationwide fairly considered Mr R's behaviour in the course of that call to be aggressive. And, taking into account its previous warnings it could close the accounts down in line with its terms and conditions, which it did on 4 February 2025.

I appreciate that Mr R said that it was he who wanted the accounts closed. And he did raise this a number of times. But in the call I mentioned he said he had decided to ask for compensation instead and to keep the account. As he needed to speak to the savings department about this, no closure of the accounts at his instigation took place. I don't think Nationwide was at fault here.

sending balance by cheque

Mr R received the total balances of his account by cheque, rather than by bank transfer. I appreciate that he would have found a transfer preferable. Though Nationwide does have a process for cheques to be sent when closing the accounts. I am inclined to think that in this case, given the circumstances of the closure, sending a cheque was a reasonable step to take. Nationwide had advised it would do this.

I understand that Mr R was caused inconvenience as he went by taxi to the bank concerned and on the first occasion it was closed. I don't think Nationwide is responsible for opening hours of other banks or Mr R's decision to use taxis.

closing statements

Mr R when raising his complaint with this Service mentioned that he hadn't received closing statements. I note that he was told by an agent on 5 February that these were generated automatically on the closure of the accounts. And that the agent raised a request for duplicates to be sent out. If he still hasn't had these, he should raise it with Nationwide.

customer service

We have obtained a number of call recordings, from November 2024 until February 2025. I've listened to and/or considered transcripts of them. I haven't found any occasion where the call handler wasn't polite and professional. Though it is difficult to respond when faced with aggressive behaviour. Overall, I don't think Nationwide failed in its service to Mr R whether in discussing his ISA or his subsequent complaints.

further complaint

Mr R says he asked to raise a further complaint about the loss of a fairer share payment. We haven't been able to find that this has been raised as a complaint with Nationwide. My understanding is that any such payments to those eligible were made in June 2025, after Mr R's his complaint to this service. He is free to raise this with Nationwide who can then respond to his complaint. And if not satisfied he can refer it to this Service.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 15 December 2025.

Ray Lawley
Ombudsman