

## **The complaint**

Miss G complains that Nationwide Building Society (“NBS”) sent her a Verbal Abuse and Behaviour (VAB) warning letter following a visit to one of its branches.

## **What happened**

On 21 February 2025 Miss G attended a branch of NBS at around 4.15pm – the branch closing time being 4.30pm - to migrate her passbook account to a card.

Miss G says despite the branch not being busy and being served straightaway by a member of counter staff, she was told that as the transaction would take 15 to 20 minutes and as the branch was closing soon, they couldn’t do it and Miss G would have to return another day.

Miss G says she insisted the staff member carry out the transaction as she couldn’t return on another day and it was NBS who required her to attend branch to change the passbook account to a card and she would have to raise a complaint if it wasn’t done.

Miss G says she reluctantly provided her employment details as she didn’t want the staff member to know where she worked and the staff member mentioned needing to rush to complete the transaction and wasn’t able to cover everything fully.

Miss G left the branch and NBS say its staff member was left in tears. NBS interviewed three of its staff – including the member in question - about the incident who all agreed Miss G was rude and her behaviour was unacceptable and so NBS took the decision to issue a VAB warning letter.

NBS wrote to Miss G on 11 March expressing concern about her behaviour to its staff and that this type of behaviour is unacceptable. NBS warned that if there were any further incidents it may have to take action and that it had added an alert to her profile for six months.

Miss G raised a complaint with NBS about this and requested a Data Subject Access Request as she wanted to know what had been recorded about her. Miss G says she was shocked by the statements made by NBS’s staff stating that her words had been twisted and facts were fabricated. Miss G is particularly upset at a message she read which advised staff not to approach her next time she was in as this could escalate the issue further.

NBS agreed its staff member shouldn’t have asked Miss G to return on another day but didn’t think this justified the behaviour Miss G displayed and so didn’t think it had done anything wrong in issuing the VAB warning.

Miss G didn’t accept this and so brought her complaint to this service. Miss G is very aggrieved about the whole situation, she says as a result of the whole experience she now feels unable to attend the NBS branch or even walk past it.

Miss G is convinced that the member of staff that served her colluded with her two colleagues to make a complaint against her due to her place of employment. Miss G says she never shouted or used abusive language and doesn't understand why she received a VAB threatening letter from NBS.

Our investigator looked at Miss G's concerns and although they sympathised with the situation Miss G was in and thought NBS's staff member shouldn't have asked Miss G to return the next day, they didn't think there was enough independent evidence to determine exactly what had happened. They thought emotions may have been high at the time and things said by both parties could've been taken out of context, misinterpreted or came across more harshly than intended. And as the VAB letter had now expired they didn't think there was anything they could reasonably ask NBS to do.

Miss G disagreed and doesn't believe the evidence has been considered properly. Miss G says if NBS's staff member felt so uncomfortable then why did she turn down another member of NBS staff's assistance in the transaction. Miss G has asked for an ombudsman's decision on the matter.

### **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.

It might help if I explain here my role is to look at the problems Miss G has experienced and see if NBS has done anything wrong or treated her unfairly. And where there's a dispute about what happened – as in this case – I've based my decision on what I think is more likely to have happened in light of the evidence.

And after considering everything – and I know this will come as a disappointment - I'm in agreement with our investigator and I'm not sure there is anything more of use I can add.

The only facts about the incident on 21 February that we can be sure of is that Miss G attended a branch of NBS near closing and requested that her passbook account be migrated to a card and that due to the time the counter staff member serving her was reluctant to do so and so Miss G pushed back.

NBS's determines unacceptable behaviour from customers to be verbal and aggressive behaviour where a person is abused, threatened, intimidated, or assaulted while doing their job.

And although Miss G says she never shouted or used abusive language that doesn't necessarily mean that her behaviour shouldn't have been perceived as aggressive or didn't warrant a VAB warning.

Indeed, Miss G was under some pressure to get the task done, didn't want to have to come back and has admitted herself that she raised the prospect of a complaint if the transaction wasn't carried out. I think this could be considered both threatening and intimidating behaviour. If Miss G was unhappy with the service received she was free to raise a complaint independently afterwards rather than using this as a means to get the transaction done.

Furthermore, having some knowledge of the industry Miss G has admitted she questioned the staff member regarding some of the processes and the questions she was being asked deeming them unnecessary.

I appreciate Miss G doesn't agree that her behaviour was either threatening or intimidating and doesn't understand why NBS's staff member turned down assistance in the transaction if she felt so uncomfortable. But the fact another staff member offered to step in suggests to me that they'd noticed there was an issue and perhaps felt the tension between Miss G and the counter staff member.

And so with nothing else to go on I can't say that NBS's action wasn't reasonable when it took the decision to issue a VAB warning. I accept how upsetting and how uncomfortable this has made Miss G and I do sympathise. But NBS also has a duty to protect its staff and when it has three of its staff – rightly or wrongly – stating that they have witnessed/experienced unacceptable behaviour from a customer it would be unfair of NBS to ignore this and do nothing.

And so on this basis, I can't say that Nationwide acted unreasonably when it issued the VAB warning and I'm not going to ask it do anything more.

### **My final decision**

For the reasons I've explained I've decided not to uphold Miss G's complaint against Nationwide Building Society.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 13 January 2026.

Caroline Davies  
**Ombudsman**