

The complaint

Mr M complains about the service he received from staff in branch at Nationwide Building Society ("NBS") when he attempted to check credit card products using an unlocked iPad in branch. Mr M alleges that branch staff shouted at him and he was threatened with police involvement.

What happened

On 29 May 2025 Mr M attended a branch of NBS wanting to withdraw cash. Mr M says he decided to use the ATM as only two staff members were present and the branch was busy.

Following this Mr M attempted to check credit card products using an iPad that was unlocked on a wooden table. Mr M says a staff member shouted at him whilst they were serving another customer. Mr M says that a second staff member interrupted aggressively and asked if he understood English. In the exchanges that followed Mr M says he was threatened with police involvement and that staff insisted he apply for a credit card without allowing him to read the terms.

Mr M raised a complaint with NBS about the incident.

NBS didn't uphold Mr M's complaint. It says based on CCTV footage and branch staff statements it believes the service provided in branch was good and that it was Mr M's behaviour that was unacceptable. NBS says the iPad was password protected and intended for staff use only.

Mr M was dissatisfied with this and brought his complaint to this service.

Our investigator looked at Mr M's concerns and felt the crux of his complaint was members of staff interjecting when they saw Mr M using the iPads. Based on evidence they thought it reasonable for Mr M to believe he was allowed to use the iPads to check products available as the iPads were unlocked and so they understood the emotional distress and anxiety it caused Mr M when he was told he wasn't allowed to use them. And because NBS couldn't provide this service with the CCTV evidence it says it reviewed showing this wasn't the case they thought NBS should pay Mr M £100 in compensation.

Although Nationwide maintain it hasn't done anything wrong, to settle the complaint, it has accepted the investigators recommendations as it relied on the CCTV footage as part of its investigation which is no longer available to be viewed by this service.

Mr M disagreed. He says that the incident in branch has significantly worsened the symptoms of a mental health condition he suffers with. Mr M doesn't believe the £100 compensation adequately reflects the distress and ongoing impact the incident has had on him and wants a written apology acknowledging this and further compensation.

Mr M doubts whether the CCTV footage was ever properly reviewed and wants this issue to be recorded as a significant procedural failure in NBS's handling of evidence.

Mr M has asked for an ombudsman's 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.

It might help if I explain here my role is to look at the problems Mr M has experienced and see if NBS has done anything wrong or treated him 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 I'm in agreement with our investigator and I'm not sure there is anything more of use I can add.

Mr M has provided evidence to show that iPads were unlocked and accessible by customers such as himself in branch. So I think it reasonable for Mr M to conclude that this was an invitation to use one for researching products NBS had on offer.

As it turns out this wasn't the case and the iPads were intended for branch staff use only. Unfortunately, NBS no longer have the CCTV evidence that can evidence how this was communicated to Mr M and Mr M and NBS staff have different perspectives on what happened, so I can't say or make a definitive finding on how the parties behaved during this event.

But I can understand and appreciate Mr M's dismay when he was told he couldn't use the iPad and potentially the implication that he'd done something wrong when they appeared readily available and were accessible to customers.

And so I do think some compensation is warranted here and I'm in agreement with our investigator that £100 is fair.

I appreciate Mr M is looking for more compensation as he says the symptoms in relation to a mental health condition he suffers with have gotten worse because of this incident – and I sympathise with Mr M. But there simply isn't any evidence that his condition has worsened as a direct result of the branch visit. Furthermore, I note despite his distress he has visited the branch following the event on at least one further occasion.

I understand that Mr M would like a written apology acknowledging NBS's wrongdoing. But I can't force NBS to apologise for something that it maintains didn't happen and where there isn't enough evidence to support this. And nor can I make a finding that the CCTV footage wasn't reviewed and that there has been a procedural failing. And even if this was the case this service doesn't supervise, regulate or discipline the businesses we cover. And my role isn't to punish or penalise businesses for their performance or behaviour – that's the role of the regulator, in this case the Financial Conduct Authority.

And so on this basis, I think £100 compensation is a fair way to settle this complaint as I've not seen enough evidence to warrant an uplift on this.

My final decision

For the reasons I've explained I've decided to uphold Mr M's complaint and direct Nationwide Building Society to pay the fair compensation as outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or

reject my decision before 16 December 2025.

Caroline Davies
Ombudsman