

## **The complaint**

Mr F said Nationwide Building Society treated him unfairly by asking questions he was unable to answer and by warning that his account would be closed if he did not respond.

## **What happened**

Mr F contacted Nationwide in April 2025 to complain about being asked to complete customer due diligence (CDD) questions. He said the pre-selected responses did not fit his situation and he did not feel he should have to lie in order to keep his accounts open. As an example, he said that he had various sources of income but Nationwide only allowed him to name one source – which meant he could not fully answer the question.

Nationwide said it did not do anything wrong because its CDD exercise is a regulatory requirement it must comply with. It also said that Mr F could speak to its staff over the phone to explain his situation, and its staff would choose the most appropriate option.

Mr F later requested the questions be sent to him by post. Nationwide said it did not offer this option, but he could provide his responses online, over the phone, or in branch.

Mr F remained unhappy and referred his complaint to our service. One of our investigators considered the matter but did not uphold the complaint. In short, they said:

- Banks have legal and regulatory obligations to meet, which can mean having to ask customers certain questions.
- The questions Nationwide asked were reasonable.
- Nationwide explained why it could not provide a paper copy of the form and offered instead to help Mr F complete it over the phone.

As there was no agreement, the complaint was passed to me to decide.

## **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.

Having done so, I've reached the same outcome as our investigator, for broadly similar reasons. Nevertheless, I recognise Mr F feels strongly that he has been treated unfairly. So, I'll make further comments.

As a UK financial business, Nationwide is subject to strict legal and regulatory requirements, including ongoing monitoring of customer accounts. This involves understanding the purpose and nature of transactions and the source of funds. Failure to meet these obligations can result in serious penalties, and may require Nationwide to restrict or, in some cases, close an account.

In Mr F's case, Nationwide carried out a CDD review and asked him to provide information about himself and about how his account was used. The account remained accessible during the review. Nationwide has explained the reasons for this review, and having considered the evidence, I am satisfied that its actions were in line with its regulatory obligations.

I appreciate Mr F feels he should not have been asked to provide the information and could not provide the answers that he wanted because he could only choose from pre-selected responses.

Having reviewed the questions asked, I think they were reasonable. And while I accept that Mr F can choose not to answer the questions, Nationwide can also choose to take further action if he does not answer them.

Mr F has complained that Nationwide has failed to make reasonable adjustments for him because it would not send the form by post. As an ombudsman, I can't make a finding about whether Nationwide is complying with the law. I've taken the relevant law into account, but I've ultimately decided this complaint based on what's fair and reasonable. If Mr F wants a decision that Nationwide has broken the law by failing to make reasonable adjustments then he'd need to go to Court.

Here, Nationwide offered to help Mr F complete the form over the phone and assist in choosing the best fit to the available options. I consider that was reasonable in the circumstances, and I don't think Nationwide was required to send the form to Mr F by post. Nationwide has an obligation to make reasonable adjustments for its customers, but it isn't required to have a bespoke process for Mr F.

Overall, having considered everything that happened I am satisfied that Nationwide treated Mr F fairly.

### **My final decision**

My final decision is that I do not uphold this complaint against Nationwide Building Society.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 17 March 2026.

Laura Colman  
**Ombudsman**