

The complaint

Mr J complains about a warning letter issued to him by Nationwide Building Society (NBS) after he visited a branch.

What happened

Mr J in February 2025 visited a branch of NBS to make an enquiry about his credit card and said the staff members with whom he spoke were cagey and seemed angry. Days later, Nationwide issued a letter to Mr J entitled 'A final warning about your behaviour towards us' which talked about Mr J raising his voice and acting in a manner NBS deemed to be confrontational. The letter mentioned that NBS sent a similar letter to Mr J in 2024 to highlight his behaviour towards a colleague in another branch, and that an alert had been added to Mr J's profile.

Feeling very unhappy about the letter, Mr J raised a complaint, disputing the events in the branch and asking for the alert to be removed, which NBS investigated. NBS said they could not agree they had done anything wrong, and that the staff member in February felt intimidated by Mr J's behaviour. The letter detailed what happened in branch, and that they would not be removing the alert.

Mr J remained dissatisfied with NBS and referred his complaint to our service. After investigation, our investigator said they did not think NBS needed to take any action as they considered it reasonable of NBS to issue the warning letters.

Mr J disagreed with this outcome and requested an ombudsman review his complaint. He felt NBS were being petty in their action of issuing letters, questioned whether NBS staff members receive any customer service training, and raised a concern about the amount of security questions he was asked.

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 have spent time carefully looking at all the information NBS have provided us about the branch visits, and the testimony Mr J has given. Having done so, I won't be upholding this complaint, and I will explain how I have come to my decision.

Our service is impartial; it does not act as a consumer champion but seeks to make fair and reasonable decisions based on the facts and evidence of each case. Our service does not automatically apportion liability based on omissions or otherwise but considers what is reasonable in the circumstances and what is likely to have happened on the balance of probabilities. We are an informal dispute resolution service and do not replace the courts system, which have wider powers and jurisdiction. Our service seeks to resolve complaints fairly for all parties.

It is always regrettable when we hear about branch visits result in a complaint. I sympathise with Mr J for the frustration he experienced. It's our role to identify if a business has made a mistake and if so, look at the impact this has had on the consumer.

Regarding Mr J's most recent visit to the NBS branch, there are two different versions of the events that took place that day. Therefore, as I wasn't there, and as I mentioned above, I must reach my decision on the balance of probabilities – in other words, what I consider most likely to have happened considering the available evidence and wider circumstances.

Like any financial business, NBS is entitled to create and put in place regulator-approved processes and procedures that cover customer behaviour on their premises. I know Mr J has commented that he regards NBS' action in sending the warnings as petty, but I'm persuaded that NBS would have only invoked that particular procedure in response to what they regarded as unacceptable behaviour. Therefore, I see the warning letters as reasonable in the circumstances.

The evidence I've been supplied with and considered does indicate that Mr J became frustrated. So, while Mr J may not see his behaviour as inappropriate or confrontational, it may well have been taken that way by the staff to whom it was directed. While I acknowledge that Mr J will likely disagree, in all probability here based on what I've been informed, he in all likelihood was frustrated and became vocal and this was interpreted as untoward behaviour by the staff members.

In terms of Mr J's concern about whether NBS staff members receive customer service training, I haven't seen any evidence or training records to prove this, but it's reasonable to expect that NBS would train their staff to a sufficiently high standard to deal with customers, including 'difficult' customers as Mr J regarded himself in one of his emails to our service.

I now turn to Mr J's point that he felt he was asked an excessive amount of verification questions in the branch. Along the lines of the point I made earlier about NBS's processes and procedures, I'd expect NBS to have in place robust identification procedures to comply with regulation, and to protect their customers and themselves. And I've not seen anything within the documents I've reviewed which indicates that the staff member concerned departed from that process.

There is one other point that I wanted to address which I noticed Mr J mentioned twice in his correspondence to our service and this is around his feeling that NBS including its CEO may harbour some kind of grudge or ill feeling towards Mr J and this could be a contributing factor in the issuance of the warning. I have considered all the information supplied to me and haven't found anything which might substantiate this concern.

Finally, I note that within correspondence to our investigator Mr J has asked whether the warning that NBS issued is permanent, or if it expires after a period. In response, I have seen that our investigator has updated Mr J after liaison with NBS.

While Mr J will be disappointed with my decision, I won't be asking anymore of NBS here.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 2 March 2026.

Chris Blamires
Ombudsman