

The complaint

Mr C complains about how he was spoken to during a call with Nationwide Building Society (Nationwide).

What happened

Mr C called Nationwide as he was having issues with his debit card and digital wallet on his phone. Ultimately the call was terminated by Nationwide's call handler.

Mr C complained to Nationwide that the call handler was rude, interrupted him, and didn't listen when he was asking for help.

Nationwide responded to Mr C's complaint. They said their call handler acted professionally during the call, but Mr C had sworn at them and made unacceptable comments. They warned Mr C about his behaviour and how they expected him to behave going forwards.

Mr C remained unhappy and approached the Financial Ombudsman Service.

One of our investigators looked into things but he didn't uphold the complaint. He said Mr C had used inappropriate language including swearing, and he thought the call handler had acted calmly and professionally before terminating the call.

Mr C didn't agree and asked for a final decision from an ombudsman.

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.

I've listened to the call in question. I don't agree with Mr C's view that Nationwide's call handler was rude. I think the call handler acted politely, calmly, professionally and was trying to help Mr C with the issues he had with his debit card and digital wallet on his phone.

However, Mr C then used language, directed towards the call handler, which in my view was very inappropriate. This then resulted in the call being terminated. I don't think Nationwide's call handler acted unreasonably in terminating the call due to the language Mr C used towards them.

So, having listened to the call, I don't agree with Mr C's view that the call handler was rude, or handled things unprofessionally, and I won't be directing Nationwide to apologise as Mr C has asked.

My final decision

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 19 December 2025.

Callum Milne
Ombudsman