

## **The complaint**

Mr D complains Nationwide Building Society unfairly stopped a payment he wanted to send and blocked his account.

## **What happened**

In July 2025, Nationwide declined a payment when Mr D tried to transfer a three-figure amount from his account with Nationwide to an overseas bank account belonging to someone he described as 'a close personal friend'. Mr D objected to questions he was asked before Nationwide said it could decide whether to approve the payment. And he was unhappy that Nationwide said that even if he cancelled the payment, his account would remain blocked until he was able to address its security concerns.

When he complained, Nationwide said it was sorry Mr D considered its questioning excessive but it was in line with legal and regulatory requirements and covered by the account terms and conditions.

Our investigator didn't consider that Nationwide did anything wrong or that it needed to do anything further. Mr D disagreed and asked for an ombudsman to review his complaint, so it comes 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.

I listened to the call recordings of Mr D's conversations with Nationwide's fraud team and I've independently reached the same overall conclusions as our investigator. I'll explain my reasons.

Mr D was entitled to expect that Nationwide would act towards him in a fair and reasonable way. So this is the focus of my decision.

Nationwide must comply with its legal and regulatory obligations which include protecting customers from financial harm and preventing fraud. This means that Nationwide has to have its own processes in place so it can carry out necessary checks. Nationwide explained its fraud prevention system identified the need for a check before Mr D's payment could be authorised. This meant Nationwide couldn't simply rely on Mr D's personal assurances regarding the person he wanted to send money to or the fact that he approved the proposed payment.

The relevant account terms and conditions, which Mr D would've agreed to in order to be able to use his account, allowed Nationwide to refuse his payment instruction and block his account access in these circumstances until its security checks were completed.

I appreciate that Mr D found the questions intrusive and that this caused frustration. But I don't think the questions Nationwide's fraud team asked were unreasonable – particularly

given the amount involved wasn't a trivial sum and Nationwide was aware of scams involving this type of situation. It was ultimately up to Nationwide to authorise the payment and I am satisfied that the questions asked and the verification requested would be similar for any customer who wanted to undertake this type of transaction in these circumstances. So, I don't think Nationwide acted unfairly or unreasonably towards Mr D here.

Mr D felt that Nationwide should've unblocked his account when he subsequently said he didn't want to make the payment that prompted the account being blocked. But as Nationwide had legitimate concerns that Mr D could be a victim of financial crime, I don't think it was unreasonable for Nationwide to maintain the account block whilst it had outstanding concerns about the safety of the money in Mr D's account.

Nationwide explained to Mr D that he was still able to go into a branch to arrange for his account to be closed.

I'm sorry for how all this left Mr D feeling. But to uphold this complaint I would need to be able to fairly say that Nationwide did something wrong or acted in a way that wasn't fair and reasonable – and I haven't seen enough here to do so. It follows that I won't be asking Nationwide to do anything more.

I appreciate that my decision will be disappointing for Mr D but I hope that setting things out as I've done helps explain how I've reached my conclusions.

### **My final decision**

For the reasons above, I have decided not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 5 February 2026.

Susan Webb  
**Ombudsman**