

The complaint

Mr H has complained that Nationwide Building Society (“Nationwide”) said it would assist him in downgrading or closing his fee-paying Flex Plus account.

Mr H says that despite this assurance, Nationwide didn’t downgrade or close his account.

What happened

Mr H called Nationwide on 21 December 2024, and he says he asked to downgrade his Flex Plus account. Mr H says that the member of staff offered to provide him with assistance.

But Mr H realised that his account had not been downgraded. So, Mr H called Nationwide again, in January 2025. After this call, Mr H says that he completed the necessary steps to close the account but was presented with error messages. Mr H says that in August 2025, he noticed that he was still being charged the monthly fee for his Flex Plus account.

Unhappy with this, Mr H complained to Nationwide. Nationwide issued its response to the complaint on 15 September 2025 and didn’t uphold the complaint.

After Mr H referred his complaint to this service, one of our investigators assessed the complaint and they didn’t find in Mr H’s favour.

As Mr H remained unhappy with the outcome to his complaint, the complaint was referred 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.

We’ve explained our approach to complaints about packaged accounts on our website, and I’ve used that to help me decide this complaint. Having considered everything, I’m unable to uphold this complaint, for broadly the same reasons that the investigator gave. I will explain why.

For me to be able to uphold this complaint, I would need to find that Nationwide has acted unfairly or unreasonably or has done something wrong. And Mr H says that he spoke to Nationwide in December 2024 and was given assurances that it would help him close his account. Yet he discovered later on in 2025, that his account had in fact not been closed.

To establish what happened, I have listened to the phone calls that Mr H had with Nationwide on 21 December 2024 and 27 January 2025.

During the December 2024 call, Mr H contacted Nationwide due to a block applied to his debit card. After looking into the block, the member of staff then looked into updating Mr H’s address, so that new debit cards could be sent to him. The member of staff then explained that, as Mr H lives overseas, he should consider cancelling his Flex Plus account, as the packaged account is designed for customers living in the UK. Mr H was then put through to another member of staff who arranged for his address to be changed. But there was no further mention of his packaged account, after Mr H was put through to the person who changed his address.

So having listened to the above, I'm satisfied that Mr H didn't ask Nationwide to downgrade or cancel his Flex Plus account. On the contrary, it was Nationwide who suggested that Mr H should consider cancelling his Flex Plus account, due to him living abroad. At no time during this call did Nationwide say that it would downgrade the account for Mr H (as this is something that the customer would need to do themselves).

Following on from this, Mr H called Nationwide on 27 January 2025 as his debit card was blocked. The member of staff explained that a block had been placed, and a message was sent to Mr H, via its app, asking Mr H to provide information. The member of staff arranged for the block to be removed from Mr H's debit card. Mr H then asked to cancel the Flex Plus account. In response, the member of staff explained that they would be unable to close the account for Mr H. But they did then explain how Mr H could do that himself through online banking. The member of staff also arranged for a digital demonstration to be sent to Mr H, explaining the Flex Plus account closure process.

So from the above, it seems that the first time Mr H asked to remove the Flex Plus packaged account was not during the 21 December 2024 phone call, but in January 2025. And when he did ask about it, the member of staff explained they couldn't downgrade or close his account for him - but did explain that Mr H was able to do this himself and directed Mr H to the relevant area of its online banking portal, so that he could close his Flex Plus account.

Following this call, Mr H says that he did try and close his Flex Plus account but received error messages.

It's not clear to me why he received those messages. But ultimately, if Mr H was having difficulty in closing the Flex Plus packaged account, having followed the steps given to him by Nationwide, then it would've been up to Mr H to get in contact with Nationwide to ask for help. So if Mr H did go on to experience difficulties in closing his account, I can't reasonably say that Nationwide was at fault or acted unfairly for not offering support, when it wasn't even aware that Mr H was experiencing difficulties.

Overall, I'm unable to say that Nationwide acted unfairly or unreasonably here. On the contrary it was Nationwide who first suggested Mr H close his Flex Plus account due to his circumstances. And Nationwide gave Mr H clear instructions about how to do that. Also, I didn't hear Nationwide say anything that would've led Mr H to believe that his Flex Plus account would be closed, without him having to do anything.

Because of this, I'm unable to say that Nationwide should refund the Flex Plus account fees that Mr H would like to be refunded.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 11 February 2026.

Thomas White
Ombudsman