

The complaint

Mr L has complained that Nationwide Building Society (“Nationwide”) didn’t refund him his Flex Plus account fees, when he asked for a refund.

What happened

Mr L opened a fee-paying Flex Plus packaged account with Nationwide. Mr L says that he moved abroad a few years ago, but didn’t downgrade his packaged account to a fee-free account.

Mr L has since realised he was being charged a monthly fee for his packaged account and would like Nationwide to refund him the account fees charged since he moved overseas. Nationwide responded to Mr L’s complaint and didn’t uphold it.

After Mr L referred his complaint to this service, one of our investigators assessed the complaint and they were unable to conclude that Nationwide had done anything wrong. So they were unable to say that Nationwide should refund the account fees in question.

As Mr L disagreed with the investigator, the matter 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.

Having reviewed everything, I don’t 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 be satisfied that Nationwide made an error or acted unfairly or unreasonably. However, in this case, I can’t see that it did.

Mr L would like a refund of the account fees he paid since he moved abroad. However, I can’t see that he told Nationwide that he was moving overseas, nor can I see that he changed his registered address to a non-UK address either. So as far as Nationwide was concerned, Mr K was still living in the UK.

Although Nationwide may not have been aware that Mr L had moved overseas, Nationwide was required to send Mr L annual eligibility statements. The purpose of these is to remind Mr L about the insurance benefits included with his account and invited him to check whether he was still eligible and whether they still met his needs. I can see that Nationwide sent AESs to his UK registered address.

So I’m satisfied that Nationwide did what it was required to do, to remind Mr L about the type of account he had and the eligibility criteria of the different insurance benefits. If it was the case that the Flex Plus account was no longer suitable for his circumstances, it was his

responsibility to contact Nationwide. But, apart from around the time he raised this complaint, I'm not aware of him doing so previously.

Mr L has argued that Nationwide should've picked up, from the transactions on his account, that he was living overseas. But I wouldn't necessarily expect Nationwide to have done that. I would expect Nationwide to monitor accounts for any unusual or suspicious transactions, but this is to look out for indicators of potential fraud or scams, and is often done on an automated rather than manual basis. But just because Mr L may've made transactions overseas for a prolonged period of time, is not in itself, enough to say that Nationwide should've contacted Mr L to see if he was living overseas and had failed to tell them. After all, one of the benefits of the Flex Plus account is fee-free overseas debit card usage and ATM cash withdrawals. So, it's possible that Mr L may've still wanted the account for that feature (especially as Mr L chose to keep the account, despite being sent AESs every year).

Therefore, as I can't see that Nationwide made an error here, I can't reasonably say that it should refund the Flex Plus account fees. On the contrary, it seems that Mr L chose not to downgrade his account before moving overseas. I can appreciate that Mr L may've had a lot of things to deal with around that time, but equally, I can't reasonably hold Nationwide responsible for that.

I note that, since raising his complaint, Mr L says that he still has the Flex Plus account. But again, it is his responsibility to change (or close) the type of account he has to one that better suits his circumstances. I understand he can do that via online banking, so I've not seen anything that would've prevented him from changing account if he didn't want the Flex Plus account anymore.

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 L to accept or reject my decision before 13 March 2026.

Thomas White
Ombudsman