

The complaint

Mr D complains that Nationwide Building Society placed a restriction on his debit card without alerting him. He is also dissatisfied with the way Nationwide handled his complaint.

What happened

Mr D was away from home attending a ticketed event when he discovered his card was blocked. With no other way to make payments, he said he had to return home – leaving him out of pocket and disappointed and frustrated at missing out on a planned event.

Nationwide acknowledged that it could've handled Mr D's complaint better and offered him £30 compensation. However, it explained that its automated fraud system blocked his card after a transaction triggered additional security checks. Nationwide said it was unable to contact Mr D at the time because it did not have his updated phone number.

The investigator concluded that Nationwide had followed its fraud-prevention procedures correctly and noted that complaint handling cannot be considered as a stand-alone issue.

Mr D disagreed with these conclusions and his complaint was referred 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.

This includes listening to the call recordings provided.

Although I can understand Mr D's frustration, my role is to evaluate the evidence provided by both sides and having done so, I agree with the investigator's conclusions. I'll explain why.

Our service is informal and I've focused on the points relevant to reaching a fair outcome.

Nationwide has regulatory obligations to safeguard customers' money and must operate systems to detect potential fraud. These measures applied here when its automated fraud system flagged a card payment on 5 July 2025 for security checks and Nationwide wasn't able to reach Mr D on the phone.

How businesses choose to operate and their internal processes come under the oversight of the Financial Conduct Authority ('FCA'). So it's not up to me to tell Nationwide how it should implement anti-fraud measures.

The blocked transaction and card restriction resulted from Nationwide's systems working as designed. Mr D accepted Nationwide's terms and conditions, which allow restrictions to be placed on accounts where there are security concerns. So I am satisfied that Nationwide acted in line with its procedures and did not act unfairly by restricting the card.

Nationwide's records show several unsuccessful attempts to contact Mr D about this using the phone number it held at the time. Although Mr D says he had previously provided updated contact details, I don't need to make a finding on this point. This is because Mr D told us his phone was not working when the card was declined. So, regardless of which number Nationwide held, it seems likely that phone contact wouldn't have been possible.

Nationwide has explained that the restriction could have been lifted promptly if Mr D had been able to respond to the voicemail left or contact Nationwide directly. I can't reasonably hold Nationwide responsible for Mr D's phone being out of action.

While the impact on Mr D was understandably distressing, the evidence doesn't show that Nationwide made an error or acted unfairly. For these reasons, I'm not upholding the complaint.

We can't consider complaint handling as a separate issue. However, Nationwide has confirmed that its £30 goodwill offer remains open should Mr D wish to accept it. If so, he should contact Nationwide directly and give the go-ahead for the payment to be paid.

My final decision

My final decision is that I don't 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 19 May 2026.

Susan Webb
Ombudsman