

The complaint

Mr W complains that during a visit to one of Nationwide Building Society's ("Nationwide") branches he was directed to an alternative cashier and another customer pushed in front of him.

What happened

On 13 December 2025 Mr W attended a branch of Nationwide to withdraw some cash. During the visit Mr W says he was asked to go to an alternative cashier and that another customer pushed in front of him as he approached the desk.

Having something similar happen before and not wanting this to happen again, Mr W raised a complaint.

Nationwide called Mr W to discuss his complaint rather than sending a letter as he asked. Mr W was dissatisfied with this and so brought his complaint to this service.

One of our investigators looked into Mr W's concerns and although they weren't successful in obtaining CCTV footage of the incident, they were able to listen to the call Mr W had with Nationwide on the day of the incident and when he raised his complaint.

And having considered everything they didn't think that Nationwide or its branch staff had done anything wrong as the issue appeared to be caused by another customer and unrelated to a member of Nationwide staff.

Our investigator suggested that if something like this happened again Mr W raise any concerns with branch staff or the manager at the time of the event to give Nationwide a chance to log it immediately and take any action if required. Our investigator also explained that we couldn't look at Mr W's complaint about Nationwide's agent calling him to discuss his complaint as this is part of the complaint handling process and outside this service jurisdiction under the Financial Conduct Authority (FCA) Dispute Resolution (DISP) rules.

Mr W remained dissatisfied and has asked for an ombudsman's decision. Mr W says Nationwide has a responsibility to maintain order and ensure a safe and fair environment for customers while in its branch and doesn't believe he was treated with dignity and respect. Mr W doesn't believe his account of events has been given enough weight and wants the CCTV reviewed.

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.

It might help if I explain here my role is to look at the problems Mr W has experienced and see if Nationwide has done anything wrong or treated him unfairly. If it has, I would seek – if possible - to put Mr W back in the position he would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

And where there is a dispute about what happened, I've based my decision on what I consider most likely to have happened in the light of the available evidence.

Having considered all the evidence, I'm in agreement with our investigator and I don't think there is anything much more of use I can add.

I appreciate Mr W would like the CCTV reviewed but as this was requested and is unavailable, I must make my decision based on the evidence that is available which is the phone recording of the call Mr W had with Nationwide when he raised his complaint.

And having listened to this it does appear that this issue arose due to the actions of another customer and not Nationwide branch staff and so I can't say that Nationwide treated Mr W unfairly or without dignity and respect as Mr W has submitted.

Mr W says Nationwide has a duty to maintain order and ensure a safe environment for its customers and that Nationwide staff should've intervened. But this duty also extends to its staff and although it's not for me to say what Nationwide branch staff should do in situations such as this, I don't think it would be fair to expect staff to intervene in what appears to be a relatively minor customer disagreement. Of course should the incident escalate into something more serious, I'd expect Nationwide to contact the appropriate authorities, but fortunately in this case it wasn't necessary.

I appreciate Mr W has experienced similar incidents in the past, but we can only look at the current complaint raised by Mr W with Nationwide and the circumstances surrounding it and say whether we think Nationwide acted fairly or not regarding that. We can't extrapolate from other situations and apply that to this complaint.

So based on the evidence I have I can't say that Nationwide has done anything wrong or treated Mr W unfairly.

Finally, Mr W is unhappy about the way Nationwide have investigated and answered his complaint, in particular, over the phone rather than by letter or post as requested. But complaint handling isn't a regulated activity (or ancillary to a regulated activity), so it's not within my powers to make an award for any distress and inconvenience this may have caused Mr W.

So it follows that I do not uphold this complaint.

My final decision

For the reasons I've explained I've decided not to uphold Mr W's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 19 May 2026.

Caroline Davies
Ombudsman