

The complaint

Miss M is unhappy with the service she received from Nationwide Building Society (Nationwide) when she contacted them about trying to locate a payment made to a closed account.

What happened

Miss M had a bank account with Nationwide which was closed in 2023. In 2025 a payment was made by a third-party company to that account, and the third-party said Miss M should contact Nationwide to try and locate the payment.

Miss M contacted Nationwide about this. However, Miss M was unhappy with Nationwide's agent's handling of the call and raised a complaint.

Nationwide responded to Miss M's complaint. They said they were unable to locate the payment based on the information Miss M had provided them. They also said they thought their call agent had handled the call reasonably, and that they thought Miss M had spoken to the agent in a way that wasn't acceptable.

Miss M remained unhappy with Nationwide, including how the original call was handled, and that she was given a warning about how she'd spoken to the agent. So, she approached the Financial Ombudsman Service.

One of our investigators looked into things but she didn't uphold the complaint. She said she didn't think the call was handled poorly by Nationwide's agent, but said there was some friction when the agent declined to take some codes Miss M had been given by the third-party.

The investigator said that having listened to the call, she didn't think Nationwide had acted unreasonably by giving a warning in their complaint responses. And she said she was satisfied that Nationwide had taken appropriate steps to try and locate the missing payment. She also said that whilst she recognised Miss M thought Nationwide's complaint investigation was inadequate, they had answered Miss M's complaint and provided referral rights to this service as Miss M remained unhappy.

Miss M asked for a final decision from an ombudsman.

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 recognise Miss M is unhappy that the payment is missing. And that the third-party has directed her towards Nationwide, and Nationwide have said they haven't received the payment. However, I'm satisfied that Nationwide has taken the appropriate measures to try and locate the payment based on the information Miss M provided them. And that having searched for the payment, Nationwide were unable to evidence receiving it from the third-party.

I've listened to the telephone conversation Miss M had with Nationwide which resulted in her raising the complaint. During the call, in my view, overall, the agent remained polite and professional, and I don't think they handled the call poorly.

In the early part of the call, Miss M said she had a 'TCB' reference from the third-party to provide the agent, but the agent said they couldn't use that. It was later that the agent said they could take some codes, and at that point Miss M was unhappy that they'd previously said they couldn't, and ultimately the conversation broke down, and Miss M raised a complaint.

Having listened to the call though, in the early part, Miss M offered the 'TCB' code, and the agent said they couldn't use that. They later said the only number they could take was if it started with 'FP' and asked if the third-party had given Miss M one. Miss M said she had one, but wouldn't provide it, on the basis she said the agent had refused to take the code earlier in the call. So, there may have been a misunderstanding between the parties based on the different codes initially offered by Miss M and later mentioned by the agent. But I can see why Miss M would be frustrated when 'codes' were initially declined by the agent and later asked for.

Having said that though, Miss M did provide the 'TCB' and 'FP' codes from the third-party to the complaint handler. And Nationwide was unable to locate the payment using these in any event. So even if the agent had taken the original 'TCB' codes offered, or Miss M had provided the 'FP' code when asked for, the payment still wouldn't have been able to be located either way.

I acknowledge Miss M is unhappy that Nationwide issued a warning in their complaint responses to her, and said she'd been patronising. Miss M accepts that she may have been frustrated, but also says she didn't raise her voice or swear.

I've listened to the call and agree that Miss M didn't raise her voice or swear at the agent. But it's clear she was frustrated following the agent not wanting to take the codes and later saying they could (albeit there appears to be a misunderstanding about the codes offered and asked for as mentioned above). However, Miss M did say things to the agent like "*quite clearly you don't know what you are doing*" and "*you've not been very helpful*" and "*don't want to do your job*".

Even though I agree there wasn't any shouting or swear words used, it's not for me to say how this left the agent feeling. And it's not for me to say whether Miss M should have conveyed her frustration in a different way either, as ultimately, she's the person who in the moment was frustrated with the service she was receiving.

In Nationwide's complaint responses, they've said things like:

"We can appreciate how frustrating this situation must have been for you. We also understand that our customers have the right to feel disappointed, upset and frustrated at times. However, we will not put up with behaviour, such as telling agents they are not doing their job properly and being rude.

We understand you may not look at this incident the same way as our colleague did. However, that is the way they saw it."

And:

"I appreciate you were raising concerns about the service you received from the agent you spoke with, and this is something we encourage as feedback helps us improve. However, we do ask that concerns are communicated respectfully. Having listened to the call, I feel the way you spoke to the agent was patronising and we have a duty of care to ensure that our staff are treated with respect and do not have to experience that kind of behaviour.

I agree you did not raise your voice and shout, but I felt it was appropriate to ask you to consider how you communicate with members of staff when you are feeling frustrated."

I agree that Miss M didn't swear or shout, but I don't think Nationwide acted unreasonably in outlining its overall position of what is expected in terms of behaviour towards its members of staff.

Miss M also says Nationwide's investigation into her complaint wasn't adequate. However, I can see they issued an initial final response, with referral rights to this service. And when Miss M was unhappy with this, they issued a further final response, with further referral rights to this service. Both of these also outlined that they were unable to find the payment based on the information Miss M had provided, but if she was able to provide the third-party bank account number and sort code, they could review things further. And I don't think they acted unreasonably by giving Miss M that option, along with referral rights to this service.

My final decision

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 20 May 2026.

Callum Milne
Ombudsman