

The complaint

Mr B complains about Nationwide Building Society's decision to close his accounts.

What happened

Mr B has told us he was a customer of Nationwide for over 30 years. Nationwide says Mr B has raised an unusually high number of complaints about the services it provides in recent years, including eight complaints in the 12 months leading up to August 2022. Mr B's explained that whilst he has complained over the years, he was raising genuine concerns about the way Nationwide had administered his accounts.

On 5 August 2022 Nationwide wrote to Mr B and said it had taken the decision to end its banking relationship, giving 60 days' notice his accounts would be closed.

Mr B went on to speak with agents at Nationwide and raised a complaint. Nationwide issued a final response on 15 August 2022 but didn't agree it had acted unfairly or made a mistake by taking the decision to close Mr B's accounts. Nationwide says it had taken its decision in line with the relevant terms and conditions and with 60 days' notice being given.

The accounts were closed on 4 October 2022, in line with Nationwide's notice to close letter.

Mr B referred his complaint to this service and it was passed to the investigator. The investigator didn't uphold Mr B's complaint as they felt Nationwide had acted in line with its account terms and that its decision was reasonable. Mr B asked to appeal and said he'd been a customer of Nationwide for many years. Mr B added that he believes Nationwide's decision was connected to a serious fraud claim he tried to make in 2017. Mr B explained his complaint about that issue remains unresolved and feels the reason provided by Nationwide was an excuse. As Mr B asked to appeal, his complaint has been passed to me to make a 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.

I'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

Mr B's explained that the complaints he has made to Nationwide whilst a customer were genuine and came about because of problems he experienced. Mr B's added that he thought Nationwide would be willing to accept his feedback to help provide better service for

customers. I don't doubt that Mr B made complaints he felt were genuine and that he found issue with Nationwide at times.

Nationwide, in turn, has made the point that the number and frequency of Mr B's complaints are unusually high. I've reviewed Nationwide's complaint records and I accept its view that Mr B made multiple complaints, including eight in the 12 months before it took the decision to close his account. And Nationwide's records show Mr B made a high number of complaints in the preceding years as well. As a result, Nationwide says that when Mr B raised a new complaint it took the decision to review the services provided. And that led to it writing to Mr B on 5 August 2022 to confirm it had taken the decision to end its banking relationship and close his accounts.

Mr B's told us that he feels the decision is related, in part at least, to a fraud claim he raised previously but was never resolved. I've not seen anything in the supporting evidence that shows the fraud case formed part of Nationwide's decision. I'm satisfied the decision to review the relationship was taken on the basis of the number of complaints Mr B raised and concerns by Nationwide that it was unable to provide a level of service he found acceptable.

As our investigator quoted in their findings to Mr B, the current account terms allow Nationwide to close it by giving 60 days' notice. I've also looked at the other account terms and conditions applicable to the different products Mr B held with Nationwide and they also allow it to close an account by giving 60 days' notice. I've reviewed the notice to close letter and I'm satisfied it gave 60 days' notice and included information about how to open accounts elsewhere. So whilst I understand Mr B is unhappy at Nationwide's decision, I'm satisfied it was one Nationwide was able to take by giving the relevant notice.

Nationwide wrote to Mr B on 5 August 2022 and closed his accounts on 4 October 2022. I'm satisfied that the necessary notice period was given, in line with the relevant terms.

I'm very sorry to disappoint Mr B but both he and Nationwide were able to take the decision to end the banking relationship. As I'm satisfied Nationwide reasonably took the decision to review Mr B's accounts and then fairly closed them in line with the account terms and condition, I'm not telling to do anything else.

My final decision

My decision is that I don't uphold Mr B's complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 2 October 2023.

Marco Manente
Ombudsman