

## **The complaint**

Mr R is unhappy with the service he's received from Nationwide Building Society.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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 done so I agree with the conclusions reached by the investigator for these reasons:

- I don't think Nationwide has treated Mr R unfairly in all the circumstances of this complaint. Due to the amount of money Mr R wanted to withdraw the staff member asked Mr R questions about his withdrawal.
- I don't think it was unreasonable for Nationwide to ask Mr R questions about the reason for withdrawing cash from his account. They've explained that this is part of their strategy to prevent fraud and to ensure that customers aren't pressurised into withdrawing cash.
- Nationwide later issued Mr R with a warning about his behaviour towards staff. I'm satisfied that this warning was issued in line with the account terms and conditions. I don't think it was an unreasonable course of action in the circumstances.

## **My final decision**

I'm not upholding Mr R's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 24 October 2023.

Anna Wilshaw  
**Ombudsman**