

## **The complaint**

Mr E, on behalf of Mrs E, complains about how Nationwide Building Society dealt with Mrs E account.

## **What happened**

Mr E says there was a Power of Attorney (POA) in place for Mrs E which was revoked and a new POA was issued. He says Nationwide froze Mrs E's account causing problems for her. Mr E would like an apology issued to Mrs E and compensation paid to her. He questions how Nationwide dealt with its investigation and says a letter was sent to the wrong recipient.

Nationwide says it was made aware of a conflict with Mrs E's family members and an accusation that money had been incorrectly withdrawn from Mrs E's account. It says it asked the Office of the Public Guardian (OPG) and Social Services for information about the dispute. Nationwide says it had no choice but to restrict Mrs E's account until it was satisfied about the circumstances.

Mr E brought the complaint to us, and our investigator thought Nationwide had acted appropriately. The investigator thought Nationwide had been made aware of safeguarding concerns and had no choice but to apply account restrictions to Mrs E's account.

Mr E doesn't accept that view and says Mrs E was unable to pay for a headstone and says he hasn't received all of the information he has requested from Nationwide.

## **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 have come to the overall view that I don't uphold this complaint.

I appreciate Mr E has been waiting for further information from Nationwide. But that is not something I can comment on in this decision and am satisfied sufficient time has been given for that request.

I have looked carefully at Nationwide's records and can see it was made aware of a possible family dispute involving Mrs E's account. I can see there was an allegation that a family member had withdrawn money without consent and so it's difficult to see what else Nationwide could do in those circumstances but restrict Mrs E's account. I am sure Mr E appreciate that Nationwide was unaware of the exact circumstances of any dispute and when faced with conflicting information from different sources, has no alternative but to protect its customer's money. So, it follows that I'm satisfied that Nationwide didn't make a mistake or act unfairly by restricting Mrs E's account in these circumstances.

I can see that Nationwide contacted both Social Services and the OPG. They both carried out their own investigations and I think Nationwide acted appropriately by raising its concerns with them.

I have no doubt Nationwide's actions did cause Mrs E inconvenience and am sorry to read of the difficulties she was caused. But I have made clear that I can't see what alternatives Nationwide had and am satisfied it had to act to protect Mrs E's money even if any family dispute or concerns were ultimately resolved.

I appreciate Mr E questions the length of time it took to sort matters out. I am sure Mr E appreciates that Nationwide is not responsible for the actions of the other parties and that it had to be sure all concerns had been resolved before removing restrictions.

Overall, I appreciate Mr E's frustration here but am satisfied that Nationwide was given clear evidence of a dispute and in those circumstances had no choice but to restrict account access. I accept that Nationwide ought to have written to Mr E rather than a different family member but that isn't the complaint here as the complainant is not him but Mrs E. I find this now brings an end to what we in trying to resolve this dispute informally can do.

### **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 Mrs E to accept or reject my decision before 5 April 2024.

David Singh  
**Ombudsman**