

## **The complaint**

Mr A complains that Nationwide Building Society required him to list his Nationality as “British” when he believes he should be given the option of putting “English” or not giving an answer.

## **What happened**

When updating his data for telephone banking, Mr A was required to complete a form. Under “Nationality” he was not given the option of selecting “English” and had to select “British”. The form wouldn’t let him skip the question. As he recognises his Nationality as being English rather than British he thinks this is unfair and a breach of his human rights.

Nationwide explained that Britain is made up of multiple countries, including England, the official Nationality is British and its decision to include this on its forms reflects this.

On referral to the Financial Ombudsman Service, our Investigator said that Nationwide was entitled to make business decisions as to what demographic information it wished to obtain from consumers. She didn’t feel there had been any error in this instance.

Mr A disagreed and the matter has been passed to me for an Ombudsman's consideration.

## **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.

Nationwide asked Mr A to complete a form which required him to say what his Nationality was. Under “Nationality” the only option it gave him was British, it wouldn’t allow him to select English.

The word “Nationality” has legal status e.g. in a passport application citizens of the United Kingdom have to select British. This is also set out on the government’s website. Mr A may be able to describe his ethnic origin or race as “English” but that is a different question.

As our Investigator has explained, Nationwide is entitled to make a commercial decision as to what information it requires from its customers. And as the Nationality of the customer can affect the banking services it provides or any information that it may be required to give in accordance with banking regulations, it is important that the right answer to the Nationality question is given. And as the law stands, a person's Nationality can't be listed as English.

So I don’t think that Nationwide made any error, so I won’t be requiring it to take any action.

## **My final decision**

I don’t uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 6 June 2024.

Ray Lawley  
**Ombudsman**