

## **The complaint**

Mr W complains that Nationwide Building Society blocked his account without telling him when he purchased some cryptocurrency.

## **What happened**

Mr W says he attempted to purchase cryptocurrency on 6 June 2024, but the transactions were declined. The next day Mr W says his card didn't work and, when he called Nationwide, it confirmed his account had been restricted due to concerns about fraud. Mr W says Nationwide should have told him his account was restricted before he attempted to use his card in a supermarket, and he felt violated by the nature of the questioning on the call.

Nationwide says it could not agree it had done anything wrong when it restricted Mr W's account. It says it has a duty of care to its customers when it believes a transaction may put their money at risk. Nationwide adds that it did not agree that Mr W received poor service on the call on 7 June 2024 and that it was explained why it had such a process in place.

Our investigator did not recommend the complaint should be upheld. She was satisfied Nationwide notified Mr W by letter about the restriction after its attempted call was disconnected. She also did not find Nationwide provided poor service during the call on 7 June 2024.

Mr W responded to say, in summary, that Nationwide did not send any messages about his card being blocked and sending him a letter was not in his best interests given the time it would take to arrive.

## **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.

When Mr W attempted the transactions on 6 June 2024, Nationwide's systems automatically flagged them as a potential fraud risk. Based on the available evidence about the nature of the transactions, I can't conclude it was wrong to do so. As a result, Nationwide's system notes show it attempted to call Mr W on 6 June at 12.38, but that the call was unsuccessful. Nationwide has also provided evidence that a letter was sent to Mr W within half an hour.

The following day, unaware that his card had been blocked, Mr W attempted to use it in the supermarket. He says that, when it was declined, he was left feeling embarrassed and it was fortunate that he happened to have an alternative card with him to enable payment.

Mr W called Nationwide and discovered that his card had been blocked due to the failed transactions the previous day. He says the call left him feeling violated as the questioning felt like an interrogation and he was treated as if he was a criminal. Mr W adds that Nationwide should have notified him that his account was restricted before he attempted to use the card in the supermarket.

Although I don't find Nationwide was wrong to flag the transactions and restrict Mr W's account, I can completely understand his frustration that he wasn't notified of this earlier. That said, I'm satisfied that Nationwide followed its own processes by attempting an immediate call and following up with a letter. Given the immediacy of the situation, I acknowledge that this is not ideal, but this service cannot compel a bank to change its procedures – this can only be done by the Financial Conduct Authority.

I have listened to the call on 7 June 2024 and Mr W's conversation with the member of the fraud team lasted just over half an hour. Although Mr W's frustration with the situation is clear, I cannot agree that the staff member is anything other than respectful and informative. I accept that he asks Mr W multiple questions about the transactions, but he also explains why he needs to do so in order to be satisfied that he can unblock the account.

In summary, I can understand why Mr W feels let down by a bank he says he's been with for over 20 years, but I find Nationwide was acting to protect its customer, followed its own processes and did not provide poor customer service.

### **My final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 23 October 2024.

Amanda Williams  
**Ombudsman**