

The complaint

Ms G and Mr W complain Nationwide Building Society (Nationwide) failed over many months to deliver a replacement debit card to their overseas address.

What happened

Ms G says she moved overseas in July 2021 and updated the address for her sole and joint accounts online. Ms G says despite several requests for replacement debit cards these never arrived. Ms G says she was unable to access online banking or use her bank account for almost a year. Ms G also felt Nationwide had cancelled in error a debit card on her joint account with Mr W causing further issues. Ms G says she eventually received her debit card by arranging for it to be sent elsewhere for onward transit, but not with Nationwide's help. Ms G says Nationwide haven't adequately compensated her for the inconvenience and upset she has gone through over this time.

Nationwide says it sent several debit cards to the correct address it held on file and it's not responsible if those cards weren't delivered for any reason. Nationwide says the debit card on her joint account wasn't cancelled in error as it carried out the instructions provided in a web chat with a member of its staff. As a gesture of goodwill Nationwide paid Ms G and Mr W £25 to the joint bank account.

Ms G and Mr W weren't happy with Nationwide's response and referred the matter to this service.

The investigator looked at all the available information and upheld the complaint. The investigator says from the information provided Nationwide had cancelled the debit card to the joint account as it had been instructed, so it wasn't at fault. The investigator felt although she couldn't hold Nationwide responsible for the non-delivery of the debit cards to the address overseas, it could have provided an alternative way of sending these bearing in mind there had been multiple occasions previously when its method of sending them had been unsuccessful.

With that in mind the investigator felt Nationwide should pay Ms G and Mr W a further £300 given the stress and inconvenience this matter has caused.

Nationwide initially felt the amount suggested by the investigator wasn't fair, but later agreed to pay this amount. Ms G and Mr W felt the matter should be considered by an ombudsman to review the level of compensation.

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 will also be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been upsetting for Ms G and Mr W having moved overseas, not to have received their debit cards and have access to their online banking, despite several requests to Nationwide to put this right.

When looking at this complaint I will consider if Nationwide could have done anymore to have helped Ms G and Mr W when it became aware the debit cards it sent to them, hadn't arrived at their address overseas.

The first thing to say here is Nationwide having re-considered the investigator's view have agreed to pay the £300 recommended redress the investigator suggested but Ms G and Mr W didn't feel this went far enough, given the lack of support Nationwide provided and the trouble and upset they went through. So, when considering this complaint I will focus on whether the amount of redress is sufficient here.

Ms G says they now have access to their online banking and have the debit cards they need but only due to the fact she arranged for a temporary change of address to a friend in the UK and not as a result of any help from Nationwide.

It's worth mentioning that although Ms G says Nationwide also cancelled the wrong debit card relating to the joint account, like the investigator the web chat notes seem to indicate Ms G asked for that card to be cancelled, so it's fair to say Nationwide weren't at fault here.

The centre of this complaint concerns the number of occasions debit cards were sent to the overseas address, which Nationwide have shown were sent to the correct address overseas but were never received by Ms G or Mr W and Ms G believes Nationwide could have done more to help them.

It's reasonable to say that perhaps Nationwide could have tried to have established a work around for the access to the online banking problems Ms G faced, by not having her debit card. That said, sending communications of any type overseas will have challenges and there's no guarantee this issue may not reoccur going forward- after all Nationwide can't be held responsible for postal service issues here or overseas. Unlike the investigator I don't think it's reasonable to expect Nationwide to issue future debit cards by tracked post or courier, as that's not part of its standard service or procedures.

So going forward it's important Ms G and Mr W consider putting in place a suitable alternative for future correspondence, given the postal issues they have experienced in the past as Nationwide have made clear, overseas communications remain challenging and that's not unreasonable for it to say.

That said Nationwide have accepted it could have provided a better service at the time and have offered to pay a further £300 making £325 in total. With that in mind and as it's not the role of this service to penalise banks when service issues arise, I am satisfied that is a fair amount of redress given the length of time involved here.

While Ms G and Mr W may not agree, I am satisfied this offer of compensation is a fair outcome.

Putting things right

I instruct Nationwide Building Society to pay Ms G and Mr W a further £300 for the trouble and upset caused.

My final decision

My final decision is that I uphold this complaint.

I instruct Nationwide Building Society to pay Ms G and Mr W a further £300 for the trouble and upset caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G and Mr W to accept or reject my decision before 24 April 2023.

Barry White
Ombudsman