

The complaint

Mr D complains about the length of time he was without a debit card from Nationwide Building Society. He'd like to be compensated for the distress this caused.

What happened

Mr D has an account in Nationwide. On 28 April 2023 he told them his card had been swallowed by a cash machine. They said they would send him a new one and this would take up to five working days.

On 4 May Mr D told them he had not received his card. Nationwide said they had posted it, and there may be a delay because of the bank holiday. He complained, saying he was a vulnerable customer who needed more support. He said he had been left without money. He had taken a loan with a loan shark and had to sell his items to pay for food.

Nationwide said they hadn't done anything wrong but gave him the details of their Specialist Support Team. He then called our service, saying he still had not got his card. One of our investigators told Nationwide, and they sent him a card by recorded delivery.

Our investigator thought Nationwide should have done more to help Mr D. They said Nationwide knew he was vulnerable, and he had told them he could not go to branch to get money. The investigator said it was not Nationwide's fault the new card was lost in the post. But they said Nationwide could have done more to check if Mr D got his card. They thought Mr D had got poor service. They asked Nationwide to pay him £100 compensation.

Nationwide agreed. Mr D did not. So, the complaint has been passed to me to decide.

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.

I know Mr D has been very upset by what happened. He is a vulnerable individual, and this makes managing his accounts difficult for him. Nationwide were aware of this since at least 2021.

Nationwide did order a new card after Mr D told them the cash machine had swallowed his previous one. And it can take a few days for a card to arrive. But in this case, it should have been clear to them the impact of not having a card had on Mr D. Nationwide could have done more to help him.

I appreciate Nationwide made other suggestions – such as a loan or collecting money from their branch. But Mr D had money in his account so didn't need a loan. And because of his vulnerabilities it would have been more difficult to get to the branch.

Nationwide gave details of their special support team – but they could have been more proactive in getting the team to contact Mr D directly. Nationwide also didn't follow up to

check whether Mr D had received his card, which would have been sensible. It would also have been reasonable to offer sending the card by recorded delivery earlier than they did. They could have done more to help him. This could have reduced the time he was without a card.

I've thought about what Mr D has told us about borrowing money from a loan shark. And about selling his property. I understand the problems not having a card would cause. But Nationwide would have let him take money out in branch. I know this would have been more difficult than usual without help. But the option was there. And it was up to Mr D if he chose to speak to the loan shark, or sell his property, instead.

But I think Nationwide should pay him some compensation for the service he got. Overall, I think £100 is a fair amount. I know Mr D does not feel this is enough. But I am satisfied it is fair for the poor service.

My final decision

My final decision is that Nationwide Building society must pay Mr D £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 23 November 2023.

Thom Bennett
Ombudsman