

## **The complaint**

Mr and Mrs P complain Nationwide Building Society sent their cards to the wrong address.

## **What happened**

Mr and Mrs P took out a residential mortgage with Nationwide, and moved house.

Mrs P was then handed two opened letters by the people living in her old house. Nationwide had sent one card each for Mr P and Mrs P to the old address.

Mrs P complained and said she'd called in to Nationwide to change her address.

Mr and Mrs P were anxious and worried about the security of their account. Nationwide responded to say it had no record of a call. Nationwide said it had changed Mr and Mrs P's mortgage account address, but this wouldn't change all the addresses it holds.

Unhappy with this response Mr and Mrs P brought their complaint to this service. An investigator looked into things and thought Mr and Mrs P's complaint should be upheld.

The investigator thought, on balance, Mrs P had made a call to Nationwide, along with a branch visit. The investigator said Mrs P was likely told the address was changed, the new address was showing in Nationwide's system.

The investigator thought it was fair for Nationwide to hold two addresses, but it needed to be consistent and use just one. The investigator thought Nationwide should pay Mr and Mrs P £100 to compensate for the cards going to the old address.

Nationwide agreed with the investigator's assessment.

Mr and Mrs P felt £100 in total was too low as they could have lost out considerably. Mr and Mrs P explained they had significant balances at Nationwide and didn't feel this was safe.

Mr and Mrs P said the error caused a lot of distress and inconvenience and feel Nationwide is getting away with a fundamental error if they accept £100.

Mr and Mrs P asked for an ombudsman to decide things.

## **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'm also persuaded Mrs P contacted Nationwide, at some point, after the new mortgage had been agreed.

I think Mrs P contacted Nationwide to change her address, and I think it's likely she was told her new address was showing. I think it's reasonable for Mrs P to then think her address has been updated on all her accounts.

Nationwide has explained it doesn't routinely change addresses on current and savings accounts, after a mortgage is agreed, in case the mortgage is a buy to let.

And Nationwide has said it clearly tells consumers to change their address on all their accounts in the mortgage acceptance letter.

But I think the issue is Nationwide appears to hold both addresses on file for consumers, at the same time. Which means Mr and Mrs P received a letter from Nationwide, at their new address, and would likely have been told their new address was one Nationwide holds.

It seems odd to hold both addresses, and correspond to both, and is open to mistakes happening, as happened for Mr and Mrs P.

Mr and Mrs P's cards were sent to their old address, and this was after they received a letter to their new address. And this is after, I think, Mrs P had been told her new address was showing on Nationwide's systems.

There's little dispute the cards went to the old address, so I need to think about the impact on Mr and Mrs P.

Mr and Mrs P said they were worried the money they hold at Nationwide wasn't secure.

But Mr and Mrs P haven't said any money was taken, or their account compromised, so although I accept they'll have been worried, there's been no loss here. And I can't fairly compensate Mr and Mrs P for a hypothetical loss.

Nationwide only sent cards to the old address, to replace existing cards Mr and Mrs P hold. And they were handed to Mrs P once the new occupants realised the letters weren't for them, it seems the people who got Mr and Mrs P's cards were very honest.

But I accept Mr and Mrs P will have been worried, and I think it's Nationwide's fault the address wasn't updated, I think Mrs P was told the new address was on file, so she had no reason to change it.

Mr and Mrs P have said they feel Nationwide is getting away with things by not being made to pay more compensation. I can't punish Nationwide for making a mistake, but I can make it compensate appropriately for any distress and inconvenience caused.

Having considered this, I think the £100 the investigator suggested is fair compensation in the individual circumstances of Mr and Mrs P's complaint.

### **My final decision**

My final decision is I uphold this complaint and Nationwide Building Society should pay Mr and Mrs P £100 to compensate for sending their cards to the wrong address.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P and Mrs P to accept or reject my decision before 21 February 2024.

Chris Russ  
**Ombudsman**