

## **The complaint**

Miss W complains that Nationwide Building Society (Nationwide) input the wrong change of address data resulting in correspondence being sent to the wrong address. She would like more compensation than the £150 Nationwide has offered.

## **What happened**

The details of this complaint are well known to both parties so I won't repeat them again here instead I will focus on giving the reasons for my decision.

## **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 have reached the following conclusions:-

- There's no dispute that Nationwide recorded the wrong house number for Miss W and that as a result sent internet banking details to her neighbour. Miss W has confirmed there has been no financial loss as a result but I don't doubt the stress and inconvenience this caused.
- I also appreciate the further concern that Nationwide didn't pick up the address error on a loan application. I have seen correspondence as a result of this between Miss W and Nationwide in which Miss W asks that, if information appears on her credit file with the wrong address, Nationwide will confirm that this is its mistake. As I understand it no incorrect information has yet appeared on Miss W's credit file. Should it do so in the future she should raise this with Nationwide in the first instance.
- Nationwide has offered £150 compensation but Miss W doesn't feel this is sufficient. She feels, given the amount she has invested with Nationwide, this is a low reflection of a serious error. I agree the error is serious – any data breach is and I believe Nationwide responded appropriately logging a security breach and raising this with the member of staff involved. However, when we look at appropriate compensation we don't take into account the value of investments a consumer has with a business.
- I also appreciate the difficult personal circumstances at the time of the data breach that Miss W has shared with us. Whilst I appreciate Nationwide's error was another issue for Miss W to deal with it didn't cause her any financial loss. Taking into account all of the information I have seen I think Nationwide's offer of £150 compensation is fair.

## **My final decision**

My final decision is that Nationwide has made a fair offer.

In full and final settlement Nationwide Building Society should pay Miss W £150 compensation for the distress and inconvenience of not updating her details correctly.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 7 February 2024.

Bridget Makins  
**Ombudsman**