

The complaint

Mrs A complains that Nationwide Building Society failed to inform her that a promotional interest rate on her credit card was coming to an end.

What happened

Mrs A holds a credit card with Nationwide. She's explained that she opted for this specific card because it carried a promotional interest free period.

In May 2023, Mrs A's credit card balance began to attract interest; the promotional rate period had expired. Mrs A, though, says she wasn't informed, in the months prior, that the promotional rate was coming to an end. Instead, she discovered the promotional rate had ended when she contacted Nationwide some time later.

Mrs A was unhappy that she hadn't been told about the promotional rate ending, and the interest which had been applied to her balance since. So, she complained.

Nationwide sent Mrs A its final response letter on 15 September 2023. It said, in summary, that it had notified Mrs A about the end of the promotional rate. Nationwide referred to a specific credit card statement it had sent Mrs A, from March 2023, which it said had included a clear warning.

Mrs A remained unhappy, so she contacted this Service for an independent review. She reiterated that she hadn't been notified at all about the promotional rate ending, and that she hadn't received the statement Nationwide had referred to.

An Investigator here looked at what had happened but, overall, he didn't find that Nationwide has done something wrong. He said the available evidence showed Nationwide had included notice on Mrs A's statements, prior to the event, which set out when the promotional rate was ending. The Investigator also explained that he couldn't hold Nationwide responsible if the statements hadn't been delivered.

Mrs A disagreed and she requested an Ombudsman's decision. So, as no agreement has been reached, 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.

As I understand it, Mrs A has raised several issues with Nationwide – so, to be clear, all I'm considering here is her assertion that she wasn't informed about a promotional interest rate ending. Any other issues Mrs A has with Nationwide are separate and I won't comment on them in this decision.

Turning to the matter at hand, while I know this will likely disappoint Mrs A, I can't agree that Nationwide has done something wrong – or that it has acted unfairly, or unreasonably,

towards her.

I say that largely because I'm satisfied Nationwide did include advance notice of the promotional interest rate ending in statements it sent to Mrs A. I've seen that Mrs A's January 2023 statement included a table setting out an interest summary; the table notified Mrs A that the promotional interest rate was due to expire on 7 May 2023.

Moreover, looking at Mrs A's statement from March 2023, the same table, with the same information, is included. There's also an additional, more specific, section which explains it contains important information. It says:

"Please be aware that your purchase offer will be coming to an end on the 07/05/2023... If you don't pay the balance down to zero by 07/05/2023 any outstanding balance will begin to accrue interest at your standard APR..."

In my view, those statements provided a clear indication that Mrs A's promotional rate was coming to an end.

Mrs A has said she didn't receive her statements, but that doesn't mean Nationwide did something wrong when it began charging interest at the point it said it would. I've noted that the credit card statements I've been provided were correctly addressed; moreover, there's nothing to make me think that Nationwide *wouldn't* have sent Mrs A her credit card statements, given that's something it's required to do as a matter of course.

In any event, I should point out that Nationwide's responsibility here is to send the statements – and, on balance, I'm satisfied it did. Nationwide didn't, though, have a responsibility to ensure statements were safely delivered; that's something out of its control.

I must also consider that Mrs A could've taken some steps to mitigate any risk. For example, if, as she's described, Mrs A didn't receive any, or some, of her credit card statements, then she could've contacted Nationwide to request copies. As I understand it, she could also view her statements online. But from what I have, there's no indication of Mrs A contacting Nationwide to report a missing credit card statement, nor is there any record – until late August 2023 – of Mrs A attempting to view a statement online.

I did see that Mrs A thought she may have missed her statements, and any advance notice included within them, because Nationwide changed her credit card statements from being sent by post to be online only. But that didn't happen until June 2023. So, I'm satisfied it wouldn't have affected any statements sent prior – which include those with details of when the promotional rate was ending.

Overall then, with all of that in mind, I can't reasonably conclude that Nationwide has acted unfairly or unreasonably here. Instead, I think Nationwide did provide advance notice of Mrs A's promotional interest rate ending. So, I don't require it to take any further action. It follows that I don't uphold Mrs A's complaint.

My final decision

My final decision is that I don't uphold Mrs A's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 24 April 2024.

Simon Louth

Ombudsman