

The complaint

Mrs B complains that Nationwide Building Society caused her issues and distress when she tried to change her address with them.

What happened

Mrs B's husband wrote to Nationwide to change their address for separate Individual Savings Account (ISA's) they individually own, but Nationwide did not change the address. They wrote to Mrs B to inform her that they were unable to validate the request, and they gave her different options of how she could change her address on her own account, such as ringing them and answering security questions, using digital banking to change her address, or by visiting a branch.

Mrs B says her husband visited a branch to change their address, but they wouldn't change Mrs B's address with her not being present, but they told her husband that Mrs B could ring them to change her address. Mrs B says she did this, only to be on the phone 15 minutes, without being able to change her address, as she was told this could be done in exceptional circumstances, so Mrs B disconnected the call. Mrs B visited a branch, and she says the address was changed straight away. Mrs B made a complaint to Nationwide.

Nationwide did not uphold Mrs B's complaint. They said they explained on the phone to her that they would transfer the call to their Change of Address Department, but as she didn't meet their exceptions process, they were unable to change her address over the phone. They said Mrs B had been able to change her address successfully, and they followed their internal procedures. Mrs B brought her complaint to our service.

Our investigator did not uphold Mrs B's complaint. He said Mrs B would've faced some inconvenience by calling Nationwide, being under the impression she could change her address over the phone after receiving their letter. But he didn't think the inconvenience caused was enough for him to ask Nationwide to consider paying compensation.

Mrs B asked for an ombudsman to review her complaint. She made a number of points. In summary, she said the letter she received from Nationwide was misleading, and they did nothing to put things right as it took several weeks for them to change her address, so she was very inconvenienced. Mrs B said she had similar issues with two other providers, and they paid her compensation for what happened.

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.

Mrs B has made a number of points to this service, and I've considered and read everything she's said and sent us. But, in line with this service's role as a quick and informal body I'll be focusing on the crux of her complaint in deciding what's fair and reasonable here.

I'd like to explain to Mrs B that it is not within this service's remit to tell a business how they

should run their change of address policies and procedures. It would be the role of the regulator – the Financial Conduct Authority, who have the power to instruct Nationwide to make changes to their policies and procedures, if necessary.

Although Mrs B has mentioned she's been given compensation for a similar issue with two other providers, I'm only able to consider the actions of Nationwide as part of this complaint.

I've viewed the letter that Mrs B's husband sent Nationwide. But while Mrs B and her husband live at the same address, the account Mrs B wanted to change address for was in her sole name, and as such Mrs B would be the only person able to change her address on her account (excluding someone authorised in law to do so such as a Power of Attorney). The letter only had one signature, which wasn't the signature of Mrs B.

So in this instance, I would not expect Nationwide to change the address for Mrs B as a result of the aforementioned letter they received from her husband. As Nationwide sent Mrs B a letter to inform her of the different options of how she could change her address, this would naturally rely on the postal system as to when this would be delivered to her.

One of the options Mrs B may have been able to change her address is shown as via the phone. Mrs B has also told us that the branch told her husband that Mrs B could change her address over the phone with no problem. As I wasn't party to that conversation, I don't know exactly what was said. But the letter does give an option of changing her address over the phone.

Although it's been said the letter was misleading about this, I'm not persuaded the letter was misleading. I say this as it is possible to change an address over the phone. But it is only in certain circumstances that this can happen. Without Mrs B ringing them up, they wouldn't be able to go through the procedure with her, such as asking the security questions which the letter alludes to.

I can empathise with the position that Mrs B found herself in as she found out on the phone after 15 minutes that they couldn't change the address for her over the phone. But I'm not persuaded this equates for them being able to do nothing further for her. I say this because this wasn't the only way an address could be changed. The letter sets out that Mrs B could also visit a branch.

Nationwide told Mrs B in their final response letter that the call handler explained they would look at other solutions to enable her to change her address, but she disconnected the call. So although Mrs B has commented on the time it took Nationwide to change her address, some of this may have been mitigated if she didn't disconnect the call prior to the call handler giving her other options. That's not to discount the frustrating experience she had on the phone, but it would not be proportionate for me to ask Nationwide to pay Mrs B compensation when the letter set out other ways she could change her address, and I've not seen that Mrs B suffered a financial loss with what happened. So it follows I don't require Nationwide to do anything further.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 18 November 2024.

Gregory Sloanes

Ombudsman