

## **The complaint**

Ms S complains Nationwide Building Society (“Nationwide”) sent a new card for one of her accounts to an old address.

## **What happened**

Ms S found out a replacement card for one of her accounts with Nationwide was sent to a previous address. She said Nationwide been updated on numerous occasions of the new address where she’d been living for 5 years. She thought her personal data was compromised in this breach and she said she’d been affected financially and psychologically by this. Ms S said Nationwide had failed to update and store her new information confidentially despite her informing them of her change of details. As a result, the replacement card was sent to the wrong address causing her stress and anxiety. She was also concerned personal information pertaining to other accounts with Nationwide had been compromised.

Nationwide investigated the concerns and didn’t uphold the complaint. In their Final Response (“FRL”) Nationwide told her their investigation confirmed it had multiple addresses for her on file as she hadn’t updated any of her savings’ accounts to the new address. It found no evidence of Ms S notifying it of a change of address for those accounts when she moved to the current address. Nationwide confirmed it had now updated all her accounts to the current address but it told her it hadn’t made any error.

Although our investigator upheld the complaint initially, he received further information from Nationwide which changed his view. He issued a final view in which he didn’t uphold the complaint as he was as satisfied Ms S hadn’t contacted Nationwide to check whether her address had been updated across all her products. He also found Nationwide didn’t update a customers address automatically without a request from that customer to do so. He thought it was the customers responsibility to notify Nationwide that their address had changed and sadly here Ms S didn’t contact Nationwide to check if all her products confirmed her new address. So, he didn’t ask Nationwide to take any further steps.

Ms S asked for an ombudsman to review the matter. She was confused as she thought the ombudsman had already found in her favour. She was of the view her information had been breached by Nationwide on two occasions that she was aware of. Ms S said she’d sent our investigator photo evidence that Nationwide - despite saying it had updated its records with her new address - sent a letter about one of her accounts to her previous address.

## **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 considered all the information here, I’ve come to the conclusion I can’t uphold this complaint. I’ll explain why.

The records Nationwide sent show until 26 September 2024, when completing its

investigation of this complaint, it's account holdings for Ms S were registered at two separate addresses. The accounts with her correct and current address were the mortgage account relating to this address and the joint current account.

Nationwide's policy is that it will never update a customer's address automatically without a request from the customer to update their correspondence details. In 2019 Ms S and a third party took out a mortgage with Nationwide. Nationwide told us when a customer takes a mortgage with it, it will update their address on its main profiles but will not update any of the other products held with Nationwide as it hasn't been instructed to and it cannot be certain a customer now wishes for all correspondence to be sent to the mortgaged property address. Nationwide say it can't assume the customer is residing in the newly purchased property so in the First Mortgage Payment Letter it asks if contact details are up to date and stress it is important the information it has is up to date and give details of how to contact it to do so.

That initial mortgage account opened in 2019 updated Ms S's main profile to her current address. But her other accounts - savings - remained unchanged at her previous address. The exceptions to this were several mortgage product applications *since* 2019, a Fixed Rate ISA taken out in 2023 and an application to add Ms S as a party to a current account with the address that matched to one on her main profile in 2023. Nationwide tell us it heard from the other borrower in response to this First Mortgage Payment Letter, but not from Ms S. So, I think, it's reasonable to assume, as one of the parties to the mortgage did this and updated their address for any other products, that the 2019 First Mortgage Payment letter was clear on what action was required by each account holder.

It seems to me Ms S didn't realise or made a genuine mistake in not contacting Nationwide in response to that 2019 letter. Whilst that's unfortunate, I can't say Nationwide did anything wrong when it sent the replacement card to the previous address as it had no instructions from Ms S to update the address for that account - and other savings accounts - and it couldn't assume she wished for correspondence from that account to go to a different address.

I've seen the photo of the letter Ms S received at her old address *after* she'd logged this complaint with Nationwide. It's dated 9 September 2024 and appears to be a general mailing about changes to the account offering. Although I appreciate this was sent *after* she contacted it and complained, it was *during* the initial investigation and Nationwide's systems show the address was only formally changed on these accounts on 26 September 2024, once it *completed* the investigation, which I don't think is unreasonable. So, whilst I can understand her frustration, I'm not persuaded Nationwide has done anything wrong here either.

So, whilst I appreciate all of Ms S's feels strongly about this and was concerned about her data, for the reasons I've given, I'm not satisfied Nationwide have done anything wrong here. So, I won't be asking it to do anything else.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 24 February 2025.

Annabel O'Sullivan  
**Ombudsman**