

The complaint

Mr B complains about the service he received from Nationwide Building Society (NBS) after he reported his debit card as missing.

What happened

Mr B said he realised his NBS debit card was missing so contacted NBS to report it. He explained NBS agreed to send out a new card during this call. Mr B said approximately two hours later he received a text message from NBS asking him to call them about an attempted debit card transaction.

Mr B contacted NBS and spoke with an adviser. Mr B said he became suspicious the call wasn't genuine and thought the adviser *'made it seem like I tried to defraud myself'*. Mr B said this wasn't addressed in the final response NBS provided. He said the adviser he spoke with *'must have known'* that he had ordered a new card and that he had lost his NBS debit card, Mr B also said the adviser was rude during this call.

I have listened to the call in question. In summary, the adviser asked if Mr B had received contact from Nationwide fraud detection team, Mr B confirmed he had received a text. NBS then asked a series of questions regarding Mr B's identity, which he answered. Then adviser then asked for details relating to a transaction. Mr B replied, and the adviser asking a supplementary question to clarify details. Mr B responded, *'what do you mean I am confused?'*. There was short discussion regarding this payment to clarify the details, with the adviser explained *'I'm not able to get into your account, I just need to put in the information so have to be precise'* and then moved on to ask a further separate identification question. Mr B responded to the question by asking *'is this a legit call?'*. The adviser responded, *'if you are not happy what you can do is you can call on the number on the back of your card'*. Mr B said, *'I don't have my card, alright, I'm going to go now...'*. The adviser replied, *'No problem, thank you.'* and the call ended.

NBS wrote a final response letter to Mr B. It apologised Mr B had cause to complain but said it didn't agree its call agent was rude or that it had done anything wrong. NBS explained it instructs advisers to ask customer to call back using the number on the back of the card if the customer is not comfortable with the call. NBS has since clarified the adviser would not have been able to see Mr B had recently ordered a new card or reported his old one as lost, until verification had been completed.

Our investigator didn't think NBS needed to take any action. They accepted the adviser didn't have access to Mr B's account when they said Mr B should call back on the number on his bank card as they were still completing the verification process. They also didn't agree the adviser had been rude to Mr B.

Mr B responded rejecting our investigator's recommendation. He asserted the adviser would have known he didn't have access to his bank card and maintained NBS had made a mistake. As Mr B rejected our investigator's recommendation, his complaint has been passed to me to make a final 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.

I appreciate how strongly Mr B feels about his complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

Where evidence is incomplete, inconclusive or contradictory, I have to make decisions on the balance of probabilities – that is, what I consider is more likely than not to have happened in light of the available evidence and the wider surrounding circumstances.

Firstly, I can see why Mr B has complained. In summary, Mr B reported to NBS his card had been lost and only two hours later, NBS told him to look at the back of his card. I can understand Mr B's apparent dissatisfaction with this situation, and to some extent, why Mr B thought this was the NBS disagreeing that he had lost his card and why he suspected NBS thought he was trying to *'defraud himself'*.

However, I have to consider the evidence provided by both parties, including evidence, policies and processes provided by the business.

It isn't unusual for businesses to have a process for validating customers over the telephone, before the adviser can access the account. This is often to stop unauthorised access to accounts and customer profiles, and safeguard data and block unauthorised and inadvertent disclosure of information to third parties. When systems are in place so adviser can't see any information until they have *'validated'* the customer, such risks are diminished, particularly when dealing with potential fraud.

NBS has explained this is the system they have in place. I am therefore satisfied, on balance, the adviser Mr B spoke with couldn't see Mr B had reported his card as lost. The evidence strongly suggests, Mr B wasn't validated before the call ended, so the adviser didn't know about the lost bank card. I also think this position was corroborated during the call at the time, as the adviser said, *'I'm not able to get into your account'*. NBS has confirmed it is its procedure to ask customers who are uncomfortable to call back on the number on the back of their bank card.

Businesses often have contact numbers printed on their cards to report them as lost or stolen, or to make banking enquiries. This is obviously a reliable instrument issued by the bank and used daily by customers for purchases, so it is likely customers would trust any telephone number printed on their card as genuine.

I therefore don't think it was unreasonable, after Mr B had raised issues about the call being legitimate, for the adviser to offer this option for Mr B to ensure he was speaking with NBS and, having considered NBS's response, is what I would have expected in the circumstances. I was, however, unfortunate that Mr B had lost his card and therefore, rather than allay his suspicions, apparently caused him further concern.

Our remit is to consider whether the business acted reasonably and fairly. In summary, NBS recognised Mr B had concerns during the short call and offered a way for him to ensure he was speaking with NBS. I am satisfied from the evidence, on balance, the adviser wouldn't have known, pre-validation, Mr B had lost his card. I am therefore not persuaded NBS acted unfairly here.

I appreciate Mr B has provided evidence in response to our investigator's recommendation that the adviser would have known he didn't have his card and stated NBS '*would get an alert on their screen*'. Mr B's position appears to be supported by a generic artificial intelligence (AI) response generated by a well-known search-engine search of: '*If I ordered a new bank card would the fraud team know this information before I pass security...*'. Based on the response to this search, which said it was likely a bank would know, Mr B has been adamant that the Fraud adviser did know he didn't have access to a bank card before he passed security.

NBS has explained this is not the case. I would also draw Mr B's attention to the fact this AI generated response says it is '*likely*', not certain, the fraud team would have known. From the evidence I have seen, and having conducted the same search, I am satisfied this answer doesn't reflect the actual situation here. Whilst I do not intend to discuss AI's limitations in detail here, I cannot consider this evidence more compelling than the evidence provided by NBS, which is this is not how their systems work.

That said, the fact Mr B had lost his card was not flagged to the adviser before validation is unfortunate. Had it been I think it is likely the adviser would have not directed Mr B to look at his bank card. However, the policy of directing customers to their cards, is a business decision NBS are entitled to make, and our service cannot direct or interfere with such decisions.

Moving on to the issues Mr B raised about the advisers approach, I have listened to the call more than once. I have set out the interaction in details above, so will not repeat it here, but having carefully considered the call, I am not persuaded there is evidence the adviser was rude during the call or implied Mr B was committing any type of fraud. They appear to have followed the prescribed procedure and directed Mr B in accordance with policy.

Finally, I would like to assure Mr B, even if I were to accept, for the sake of argument, Mr B is correct, and it was the case the NBS adviser had access to and knew about the situation with his lost debit card. And I was to accept NBS shouldn't have asked him to use a number on it; I do not consider the distress and inconvenience any such '*mistake*' would have caused to have been significant. I would likely have regarded this a small '*mistake*' for which an apology was appropriate, which NBS did in its final response letter.

This is because I am satisfied any distress caused would have been short. The alternative options for Mr B to seek out a correct number were numerous, such as bank statements, correspondence or an internet search could all have provided a telephone number for NBS which Mr B could have used with little distress or inconvenience caused.

However, as I have explained, I am not persuaded NBS has done anything wrong, and I do not uphold this complaint.

My final decision

For the reasons I have given, my final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 1 August 2025.

Gareth Jones
Ombudsman