

The complaint

Mr R complains that Nationwide Building Society victimised him and caused him anxiety by not supplying him with a replacement card when his previous debit card was stolen and misused.

What happened

Nationwide called Mr R on 29 March 2025 to ask if he'd try to make payments that afternoon. Mr R confirmed he hadn't and so the adviser said his card would be cancelled and a new card ordered. She said this could take five working days. Mr R said he needed it by Friday. The new card didn't arrive within five days, and Mr R raised a complaint.

Nationwide answered Mr R's complaint with a final response dated 15 April 2025. It said the five-day timeline quoted is a guideline as it can't guarantee the postal service. So, it didn't uphold Mr R's complaint. As he remained unhappy, he referred his complaint to the Financial Ombudsman Service where an investigator considered his concerns.

Our investigator didn't think Nationwide needed to do anything more. They said the card had been ordered as Nationwide said it would and that it had then been sent by post to Mr R. They went on to say that Nationwide can't be responsible for how long it takes the delivery service (in this case Royal Mail) to deliver the card to Mr R.

Mr R disagreed with what our investigator had said. He said Nationwide had treated him badly and he wanted compensation for that. So, the case has been passed to me, as an ombudsman, 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.

I appreciate this will come as a disappointment to Mr R but I'm not upholding his complaint. I'm very sorry to learn of Mr R's challenging health conditions and do hope that he is on the road to recovery. I've considered all that Mr R has said – particularly in relation to how this incident made him feel - before reaching my decision.

Nationwide's fraud detection systems highlighted suspicious activity on 29 March 2025 and called Mr R to check if the transactions were genuine. Mr R confirmed they weren't and so Nationwide said his card would be cancelled and a new card ordered.

Mr R told Nationwide that he needed the new card by Friday because his money was paid into his account that day.

Mr R says that the new card didn't turn up until 10 April 2025 – which is considerably longer than five business days from 29 March. I can see from Mr R's bank statement that a cash withdrawal was made on 4 April 2025 and that there were several Visa purchases on 4 April 2025 and 7 April 2025. But the first transaction which had to use a debit card was on

10 April 2025 when a cash machine was used. So, I have no reason to doubt that the card didn't turn up until then.

What I have to decide is whether the delay in Mr R receiving his card was due to a failing on Nationwide's part and whether it could've done anything differently.

Mr R also feels that he's been victimised here. Because he's been denied access to his account. I can't assess if the Equality Act 2010 has been broken. Only a court can do that. So, my role is to see if Mr R has been treated fairly and reasonably and in the same way as others would have been treated in the same situation.

Nationwide's internal records show that the replacement card was ordered on 29 March 2025. Which is what I'd expect. The old card was cancelled and the new one ordered at the same time. From that point on, the card order followed an automated process. A new card had to be printed and then sent by Royal Mail to Mr R. And once the card has been produced and put in the mail, Nationwide aren't responsible for how long it takes to be delivered.

I understand Mr R has been inconvenienced. And I'm sorry for that. But it's not always the case that inconvenience is caused by a business doing something wrong. Sometimes it is down to circumstances beyond its control. And that's what I think is the case here.

Nationwide identified a potential problem, checked with Mr R and then took the appropriate action to stop a fraud taking place. I accept because a new card had to be ordered, and it didn't turn up as quickly as Nationwide said it would, Mr R was left without a card. But that delay wasn't because Nationwide did anything wrong. And so, I don't think compensation is justified.

I said earlier that I can't say if the Equality Act 2010 has been broken. Mr R says he feels Nationwide has discriminated against him given the problems he's experienced. I can understand why Mr R feels this way but having looked at all the evidence I don't think Nationwide has done so. Nor do I think it has acted unfairly or unreasonably. I hope that it helps Mr R to know that someone impartial and independent has investigated his concerns.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 10 November 2025.

Stephen Farmer
Ombudsman