

The complaint

Mrs P has dealt with all the details throughout so I will refer only to her throughout this decision.

Mrs P is unhappy with Nationwide Building Society.

Mrs P raised a complaint on the Nationwide app.

On her complaint form to this service Mrs P referred to:

- Her debit card was declined twice the day before for a payment of £23.76. Previously using it online for grocery shopping there had been no issues. Mrs P said Nationwide had not provided any reason for the card not working.
- Despite the debit card expiring during the month, she hadn't received a new card. Mrs P said when she checked on this the Nationwide adviser on the online chat was rude.
- Mrs P said despite repeated attempts by her to start a complaint two different Nationwide advisers refused to set it up for her.
- Mrs P said the online chat history had disappeared.
- Mrs P said her Nationwide card had been "swallowed" by an ATM machine without any reason. She said she asked Nationwide for a new card and compensation. Mrs P said Nationwide responded, didn't give any explanation and said it had done nothing wrong.
- Mrs P concluded that her old debit card was eventually randomly declining payments before it expired.
- Mrs P said she never received a new debit card.

What happened

Mrs P said the issues were worsening her medical conditions. She said she spent over 30 hours explaining and filing complaints which had all failed. She still didn't have a new debit card despite the old one expiring and was struggling to buy food and other family essentials.

Mrs P said she had reported the missing online chat history, and she has been ignored. Mrs P said the online chat function often left her waiting hours for a response and then as no response would be forthcoming she would have to start the chat again. And then if she doesn't answer immediately Nationwide close the chat.

Mrs P said her requests for compensation had been ignored. Mrs P said now the card had expired and she still doesn't have a replacement. She said she now has no ability to pay for her online groceries to feed her family. Mrs P wants £500 compensation, a full explanation and all her outstanding matters resolved.

Nationwide apologised about the transactions Mrs P said didn't go through and the replacement card not turning up. But it said it hadn't done anything wrong. It said a replacement card was placed on its system 26 May 2025 and would have been sent

automatically 3 weeks prior to the existing card expiring. It said it checked the card history and there were no attempts to make purchases on the date Mrs P said the card was declined – 3 June 2025. Because of this Nationwide said any issues must have been with the merchant rather than with Nationwide.

In view of the discussions the auto issued card was cancelled. Nationwide said a staff member had misunderstood the situation and Mrs P would need to call in to get a new card to replace the cancelled auto-issued card.

Nationwide apologised for the card being retained in the ATM and offered £150 as an apology. It said the card was retained as it had been reported lost on 3 June 2025. This was because Mrs P hadn't received the card at this point, and the adviser mistakenly cancelled it. The card hadn't been sent yet and so wasn't lost. The card was then sent, but because it had been marked as lost the ATM retained it.

Nationwide said due to the error another card wasn't ordered for Mrs P. Nationwide said this was rectified on 5 June 2025 and sent on 15 June 2025. But again, asked if Mrs P wanted another new card and gave her the details to get in touch.

Nationwide said it had been in contact with its IT team about the online webchat history. The IT team could see the complete history and said Mrs P ought to be able to see the same. Nationwide said as Mrs P didn't want to discuss this it couldn't gain any further evidence from her to investigate the matter.

Mrs P remained unhappy and brought her complaint to this service.

There was also a debate throughout around the Fairer Share payment. But as pointed out early in the complaint by our investigator this activity doesn't fall within the jurisdiction of this service. She said this was Nationwide sharing profits, not a financial service, and so it isn't a regulated activity within the rules of this service.

In my recent provisional decision I said,

"I won't comment on every single individual point. But I have read and reviewed everything that has been provided to this service.

I understand Mrs P attempted to set up a complaint with Nationwide and she said that Nationwide staff just wouldn't get it done. She said she raised this on three occasions on the same day. I'm afraid I can't comment on Nationwide's process here as complaint handling isn't a regulated activity. But I've no reason to doubt what Mrs P said and I think Nationwide should be looking into this and making sure it is following the required regulations.

Regarding the online webchat Nationwide confirmed that it had no issues seeing all the chat history with Mrs P. But Mrs P said she can't see anything since April 2025, and messages keep disappearing. Mrs P said she often waits for a response, and nothing comes back. But when she doesn't answer immediately Nationwide closes the conversation. She said this regularly happens and the advisers never go back to track the conversation first.

From what I've seen I don't think the advisers on the webchat have been rude. But I do agree with Mrs P's point that advisers clearly don't check back on the history when they join a webchat. There's no doubt that is frustrating for customers to have to go over the issue repeatedly. But Nationwide is clear that the webchat isn't an instant messaging service and so there will be periods when there is no response.

As Mrs P just wanted Nationwide to issue its final response on the lost chat history it said it couldn't investigate this any further. So, I'm unclear on what action Mrs P would like Nationwide to take on this point without investigation. I can't make any finding on this as Nationwide can see the chat and doesn't have any evidence or any further information from Mrs P. I note our investigator did ask Mrs P for a screenshot showing the problem and Nationwide has said if this is provided directly to it then a further investigation to locate any faults will take place. I think that's fair.

Mrs P said Nationwide continued to make her situation worse as she still doesn't have a working debit card. The previous one had also been an issue over the last five or six weeks before it expired. Mrs P now said the card declined on most transactions and this followed on from this happening twice on that first day. Mrs P said the lack of a new card has caused no end of trouble with cancelled phone contracts and difficulties with other payments including the family grocery shopping. Mrs P said her children were going without lunches at school and she couldn't pay for transport.

Mrs P was clear about the amount of time she had to spend trying to put matters right and the impact this was having on her already poor health. Mrs P increased her redress request from £500 to £1,000 as this matter was proving so difficult to resolve. Mrs P said she felt she was being held hostage by Nationwide.

Mrs P said her situation is worse here because the joint account holder travels away a lot and she has such limited access to her money without the debit card.

Mrs P said the time she has spent on this now extends to over 40 hours since the matter first occurred.

I understand the parties dispute the card transactions being declined. But it would seem to me to be a very bizarre thing for a customer to just make up. I've looked at the statements sent to this service by Nationwide which it suggested showed Mrs P's account was functioning perfectly normally. But it looked like there was money in the account and so the transactions should go through. I couldn't notice obvious payments that had been made by debit card. There were lots of standing orders and direct debits but little else. So, I don't think it confirms Nationwide's position at all. As recently as 19 August 2025 Nationwide has relayed to this service "I can confirm the member does have an active card on the account, in fact both account holders do." But again, I don't see what benefit there would be in Mrs P stating she didn't have a card, and it was impacting on her day to day life if that wasn't the case. I think based on the evidence it suggests Mrs P is correct and despite what Nationwide has said I don't think she does have a functioning up to date debit card.

So here we are months later, and Nationwide is unable to confirm to me any transactions Mrs P has made from her new debit cards. I don't think that is fair and reasonable at all from Nationwide. I think that's very poor. I don't know why it has continued to defend its position here to this service despite clearly not checking the circumstances around Mrs P's account.

It looks to me as if simple and avoidable errors at the time have led to Nationwide not getting on top of the problem and resolving Mrs P's issues. It seems despite Mrs P requesting the further card on 12 June 2025 the one that subsequently turned up was the auto issue card and when she used it the ATM kept it as it thought it was lost. That is an understandable problem. I don't know what happened to the new card Nationwide told this service was dispatched on 15 July 2025. But despite requests from Mrs P to resolve this, here we are in October, and she doesn't have a new card yet. That is clearly unfair and unreasonable. Nationwide made a point about security reasons for not issuing another new card. But originally it was issuing a new card automatically. So, it is quite difficult to accept that it can't just arrange this. But even if that isn't the case and discussion must take place between

Nationwide and Mrs P it would seem logical to me that Nationwide would be a little more proactive in reaching out to its customer to find out what is going on and how it can help resolve the matter. I fear process is getting in the way of providing a service.

Mrs P has medical concerns, she has said these problems are impacting further on her health. She has pointed out the joint account holder isn't around all the time to help. Mrs P has a family and has said time and again she is impacted here around her bills, paying for food, transport and mobile phone contracts. Yet Nationwide has maintained its only mistake was around the card marked as lost being taken by the ATM and offered £150.

It is clear to me there have been delays and poor service. And I have to consider the impact on Mrs P and her individual circumstances and situation. I don't think the £150 offered is enough with Mrs P still unable to have a fully functioning bank account as she has not got an active debit card.

I think Nationwide needs to increase its offer for distress and inconvenience by a further £400 on top of the original offer it made of £150. I think a fair and reasonable outcome here in the light of the problems and impact on Mrs P would be to pay a total compensation amount of £550. I don't know if Nationwide has already paid the original £150 but either way it should now pay the award in full."

Responses to my provisional decision

Nationwide responded and accepted it would pay the increased compensation payment to draw a line under the matter.

But it maintained there had been no account block and no declined transactions for the old debit card.

It said it did call Mrs P to arrange a new debit card but she refused to go through security so a card couldn't be arranged.

But it did note Mrs P had made further contact with it since and a new card had now been sent.

Nationwide said it does follow regulations about logging complaints. It said as requested a complaint was raised on the day Mrs P brought it up 3 June 2025. It said it found no other calls or contact apart from the webchat. It said there was no need to log a complaint on the chat and explained a solution. But it did later log the complaint. It doesn't accept it failed to log a complaint three times.

Mrs P responded. I'm not going to cover every further point Mrs P made but highlight the specific key factors she raised instead.

Mrs P mentioned that she emailed Nationwide at the end of July 2025 again requesting it send her a new card, and this hadn't happened. She asked that this service require Nationwide to again send her a new debit card. Mrs P said she didn't wish to have to go through this again with Nationwide by phone.

Mrs P said if this wasn't a joint account with several other accounts linked and direct debits she would have moved her banking elsewhere.

Mrs P reiterated her medical issues and said Nationwide was still treating her badly. She said Nationwide had been offensive and disrespectful in the way it had treated her. Mrs P said this was causing her health to deteriorate further.

Mrs P forwarded chat history she said it highlights how previous conversations are not showing on her app, and this happens all the time.

Mrs P was concerned there was some doubt around her complaint element of payments not going through so now sent in examples that showed transactions hadn't been completed.

Nationwide attempted to contact Mrs P, and she emailed this service to say that day she had a call from Nationwide. But Mrs P said the adviser was very abrupt and rude on the call and this upset Mrs P. She requested Nationwide communicate with her in writing about the issue of a new card.

Mrs P followed up stating she had contacted Nationwide in writing through the app, and it confirmed it will be sending her a new card. She said she asked for all correspondence with it to be in writing from now on.

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.

On the back of the provisional decision our investigator asked Nationwide to contact Mrs P again to sort out a new debit card. I can only assume that led to the call mentioned above that unfortunately didn't go well. But it seems Mrs P has resolved the issue herself through the app. Hopefully the debit card will come through to Mrs P and she will be able to fully use her account again going forward. I can't say anything more about the call that didn't go well as it isn't part of the original complaint.

Based on the further evidence provided by Mrs P I've asked our investigator to forward the chat history details now received to Nationwide so it could review this. Mrs P said it shows there is no record of her chat history. I don't know if Nationwide has previously seen this detail. So, for now it hasn't had the opportunity to answer this point based on this evidence. So, without Nationwide reviewing this further and updating this service I can't make a finding on it. So, depending on what Nationwide comes back with our investigator can then update Mrs P and further action can be decided at that point. Whether it can offer a response or resolution to this issue or whether this will need to be a further complaint.

In relation to the transactions that didn't complete, and the further evidence now passed to this service by Mrs P again I've asked our investigator to review this and provide the evidence examples to Nationwide. It needs to check back on its records and review this further. It originally said there had been no failed transaction attempts and said so again in its most recent response. So, in view of this further evidence coming at this stage I can't make a finding on the point. So, as above depending upon what Nationwide comes up with, our investigator can then refer back to Mrs P and further action can be decided at that stage.

Based on the responses to the provisional decision I see no reason to change it and my provisional decision becomes my final decision.

Putting things right

- Pay an additional £400 compensation for the distress and inconvenience caused to make a total award of £550.

My final decision

I uphold this complaint.

I require Nationwide Building Society to:

- Pay an additional £400 compensation for the distress and inconvenience caused to make a total award of £550.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P and Mr S to accept or reject my decision before 1 December 2025.

John Quinlan
Ombudsman