

### **The complaint**

Mr A complains that Nationwide Building Society failed to update his address details on his credit card account.

### **What happened**

In February 2025 Mr A visited his local Nationwide branch to update his address details for his credit card account.

Despite this, Mr A's credit card statements for March 2025 and April 2025 were sent to his previous address.

Mr A was concerned that his statements – which contained his name, credit card number and details of transactions – had been sent to an address where he no longer lived creating a risk that third parties could access his data. Mr A also missed a credit card payment because he didn't receive his statement. He complained to Nationwide.

Nationwide acknowledged that it had made an error by not amending Mr A's address and offered compensation of £50.

Mr A remained unhappy and brought his complaint to this service.

Following the referral of the complaint to this service, Nationwide offered to pay a further £300 compensation. Mr A declined the offer and said he didn't think it reflected the seriousness of the error.

Our investigator thought the offer of £350 compensation in total was fair. He said he appreciated the distress caused to Mr A but said that Mr A's credit file hadn't been impacted and his address details were updated to prevent further issues.

Mr A didn't agree so I've been asked to review the complaint.

### **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.

Nationwide has acknowledged that it made an error by failing to update Mr A's address details when it should've done. It has now updated the address details.

The essence of Mr A's complaint is about compensation. Nationwide has offered compensation of £350. I've thought about whether this is fair and reasonable, having regard to the impact that the error had on Mr A.

Mr A has told this service how worried and distressed he was when he realised that his data was at risk of being accessed by third parties. He was particularly worried that this might lead to him becoming a victim of fraud. In addition, Mr A missed a credit card payment because his statement was sent to his old address. Mr A has told this service that the error

has caused him to have a loss of trust in the bank.

I appreciate what a distressing experience this has been for Mr A. However, although Mr A's credit card statements were sent to his old address for two months, his address was updated correctly after this. And although Mr A missed a payment, this wasn't reported to the credit reference agencies and there hasn't been any impact on his credit file.

It isn't the role of this service to punish a business for errors. Instead, our approach is to look at what happened, and recommend compensation where distress and inconvenience has been caused to the consumer as a result of the error.

In this case, and whilst recognising Mr A's concerns, I think the offer of compensation is fair and reasonable, in the circumstances. So, I won't be asking Nationwide to pay anything further than the current offer.

### **Putting things right**

To put things right, Nationwide Building Society must pay total compensation of £350 to Mr A (with credit to be given for any sums already paid).

### **My final decision**

My final decision is that I uphold the complaint. Nationwide Building Society must take the steps I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 22 December 2025.

Emma Davy  
**Ombudsman**