

The complaint

Mr R is unhappy that Nationwide Building Society didn't get a replacement debit card to him in a reasonable amount of time. And didn't order him a new card until he contacted it.

What happened

Mr R changed his account with Nationwide and as part of the change he was issued a new debit card. Mr R was able to continue using his old debit card for a short period.

On 12 July 2025 Mr R says he was unable to make payments on his current debit card and had not received the new one that should have been sent to him.

He contacted Nationwide and was advised the new debit card had been sent to him in June 2025 but it may have been lost during the delivery to him. A new card was ordered for Mr R.

Mr R complained about the distress and inconvenience caused to him as he was unable to make payments and says he had to borrow money from friends to pay for his shopping.

Nationwide didn't uphold his complaint. It says it had ordered the new card for him and dispatched it to the correct address, but it wasn't responsible for the postal service not getting the card to him.

Mr R didn't agree so referred his complaint to our service. Our Investigator considered his complaint but didn't uphold it. They said Nationwide hadn't made an error and was satisfied it had done what it needed to when sending Mr R's new card.

Mr R remained unhappy, so the matter was escalated to an ombudsman for 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.

Having done so, while I can appreciate Mr R's frustration at the length of time it took for the replacement debit card that Nationwide posted to him to arrive, I don't feel that I can fairly or reasonably hold Nationwide accountable or responsible for the fact that the postal service that handled the delivery didn't complete the delivery of the initial replacement card.

As part of downgrading his account Nationwide needed to send Mr R a new debit card, Nationwide did so. And once the replacement card had been posted, it was for the postal service to complete the delivery of that card to Mr R. Nationwide don't have direct control over the postal service.

I note Mr R's comments in respect of Nationwide not sending the debit card by tracked delivery and I have not seen any evidence the debit card was sent in this way. But Nationwide isn't required to send debit cards by tracked delivery, so I don't think it acted unreasonably in sending the debit card in the way it did. And whilst I accept that not all post reaches its destination and recipients, it remains that the vast majority of correctly addressed

post is correctly delivered. So I'm satisfied Nationwide did what was expected.

I've thought about the information provided to Mr R when he let Nationwide know he hadn't received the debit card. I can see Nationwide immediately ordered him a new card and let him know he could withdraw money from the branch without the card if he needed to. I think this was reasonable in the circumstances.

All of which isn't to say that Mr R wasn't inconvenienced by not having a working debit card for a period here, or by having to go to a Nationwide branch to withdraw cash. But it is to say that I don't feel that Nationwide should fairly or reasonably be held accountable or responsible for the inconvenience Mr R experienced.

In short, this is because Nationwide did what it was supposed to do. It posted a replacement debit card to Mr R when it needed to. And ultimately, it wasn't Nationwide's fault that the replacement card wasn't delivered to Mr R in a timely manner.

All of which means that I won't be upholding this complaint or instructing Nationwide to take any further or alternative action. I realise this won't be the outcome Mr R was wanting, but I hope that he'll understand, given what I've explained, why I've made the final decision that I have.

My final decision

For the reasons mentioned above, I don't 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 30 December 2025.

Jag Dhuphar
Ombudsman