

The complaint

Mrs S has complained that when her Nationwide Building Society Loyalty Saver account was transitioned to being a Reward Saver account she started receiving her statements by post, which greatly upset her as she has experienced many mail problems over the years.

What happened

Mrs S has a savings account with Nationwide and as part of the transition to it being a Reward Saver account she received statements in the post for a few months. The terms of the account were that if a transaction was made in any given month then a statement would be issued, with these being sent by post.

Nationwide was aware that some of its customers preferred paperless statements so it was working towards a system update that would allow that instead for these accounts, but until that was in place postal statements were issued. I understand the option to select paperless statements was in place from 7 August 2025.

Mrs S raised a complaint about receiving postal statements. she said she classified it as a breach of security, undermining the way she'd managed her accounts with Nationwide over the years, with online statements (rather than postal) providing a level of security that suited her.

Nationwide responded to the complaint on 16 July 2025. It apologised for two agents incorrectly telling Mrs S they had stopped her monthly statements, and it said it had given feedback to them regarding that. It also paid £50 compensation into her account. But in terms of the underlying complaint about the issuing of the statements it said it hadn't done anything wrong.

Mrs S sent an email to Nationwide's CEO and her husband, Mr S, raised the issue at its AGM and she says they received contradictory answers – being told at the AGM that they could stop the postal statements but the correspondence from the CEO's office contradicted that.

Our Investigator didn't uphold the complaint. They said Nationwide was entitled to make changes to products and it provided prior notice of the account change to Mrs S. And whilst they could understand why Mrs S found it frustrating, the £50 compensation already paid by Nationwide was a fair outcome to the complaint.

Mrs S didn't agree and so the case was passed to me 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.

Although I've read and considered the whole file I'll keep my comments to what I think is relevant. If I don't comment on any specific point it's not because I've not considered it but because I don't think I need to comment on it in order to reach the right outcome.

A bank can amend – or withdraw – its products provided it does so in a way that provides appropriate notice to the customers affected. Nationwide notified Mrs S in advance of the Loyalty Saver account being transitioned to a Reward Saver account, and part of the terms of the Reward Saver account is that if a transaction is made in any given month then a statement is issued, with these being sent by post at the time the transition took effect. If the customer is unhappy with the new terms on offer then they have the option to close their account.

I acknowledge Mrs S's concerns about statements being sent to her in the post as she's said she's had many problems with her mail over the years, and she was worried about them being intercepted. It must have been concerning for her to know these were being sent and she was unable to stop it happening.

Nationwide has accepted that its agents gave incorrect information about the possibility of stopping the monthly statements, and it has apologised and paid £50 compensation for that.

I also acknowledge Mrs S's strength of feeling about the fact she feels her husband, Mr S, received contradictory information in response to his question at the AGM to that she received in writing from the CEO's office. I've considered this point very carefully and whilst I know Mrs S feels the answers were contradictory I don't agree. In response to Mr S's question at the AGM the answer was:

“So, thank you again, [Mr S], for the question, and we completely agree that all things related to data security is of utmost importance to us. We're working very hard to create what we call an online hub where we'll be able to produce all electronic forms of statements for most of our accounts and that's in process. So, on that particular account, what we can assure you is, if you don't want to receive paper statements, we will stop sending you them. Please do let us know. You can either access the relevant information by going into a branch, but, hopefully, in the future we will be able to provide all of these statements electronically and that's not too far away. So if you've got a very specific question on your account, if you please drop me a note, we'll clarify the time frame for electronic statements for you.”

And the letter from the CEO's office said:

“I am sorry you have been receiving statements you neither want nor need since switching your savings account to a Reward Saver, and you have been unable to cancel them despite your efforts.

This has been reviewed with our Savings Team, who confirmed that, it is not currently possible to make this account paperless. We are aware of this limitation and understand the frustration of receiving paper statements that are not required.

Your statements are also available online if you prefer to view them this way and we are planning to roll out a new preference centre within your online banking in the coming months, which will allow you to opt into paperless statements for this account. Unfortunately, I cannot provide an exact timeline for when this feature will be available.

Whilst I understand you have concerns about the security of mail posted to you, we take security of our customers information seriously and we consider this a secure method of communication. We have sent 4 statements for your Reward Saver dated 25 April 2025,

25 May 2025, 25 June 2025 and 25 July 2025. We have also sent communications to inform our customers about these changes. If this account is no longer suitable, you may wish to choose a different account.”

So the letter from the CEO's office said there wasn't yet an option to have the account as paperless, whereas the answer at the AGM related to not receiving paper statements. Whilst at first look those appear to be the same thing, there is a distinct difference. Nationwide couldn't make the account paperless at that time, but it could stop paper statements being sent to Mrs S. However, the part that is missing from the explanation is that to do that it would have to suppress all post to her which would mean she wouldn't receive any communication from Nationwide for any accounts she held, including important regulatory notices. That isn't something Nationwide would routinely offer as there are obvious risks to that, and as Mrs S hadn't actually demonstrated a clear and immediate risk that her statements had been (or would be) intercepted and misused then I can understand why Nationwide didn't pursue that as an option. That said, even if I'm wrong about that, even if one or other of those answers was incorrect it doesn't alter the overall outcome of this complaint.

I understand Mrs S feels Nationwide and this service haven't taken this matter seriously enough, and I'm very sorry to see she feels that way. I can reassure her I have taken her complaint very seriously and carefully considered everything she's said and taken into account the regulatory principles she's cited.

But our role is to resolve individual complaints. We're not the regulator so whilst Mrs S has referred to the £50 as being “A token payment without accountability risks normalising poor standards and undermines consumer trust” that doesn't form part of my considerations.

I have to look at Mrs S's individual complaint here which is that she received savings account statements in the post when she didn't want to. Whilst she has said she has previously had issues with her mail, she's not demonstrated that any of these statements were intercepted or that the information was misused in any way.

Mrs S has also talked of the amount of effort she invested in pursuing resolution. I don't want to at all downplay the matter as I can see how strongly Mrs S feels about it, but that was a choice she made. I've no doubt this has been a difficult time for Mrs S. But much of that time and energy has been due to decisions Mrs S has made – such as continuing to pursue matters. Mrs S raised the matter with Nationwide, and putting aside the misinformation she was initially given on the phone for which Nationwide has apologised and paid £50 compensation, she was given the answer which was that Nationwide currently couldn't make the account paperless, but it was working towards a fix for that. The fact Mrs S didn't accept the answer doesn't mean it was wrong or that she should get compensation for trying to pursue a different answer. There was nothing Nationwide could do at the time to make the account paperless, Mrs S – like all Nationwide's other customers with this account – just had to wait until the fix was in place that meant the account could be paperless. Nationwide put that fix in place in August 2025.

Mrs S has said:

“Following an admitted error by two Nationwide operators, I received a £50 goodwill payment. This was not proactively communicated and only acknowledged after escalation. Nationwide later referred to this as a “£50 sundry payment, which is factually incorrect and misleading.

This discrepancy raises concerns about the accuracy of Nationwide’s communications and the integrity of its record keeping.”

And that she wants Nationwide or our service to:

“Explain the origin and purpose of the £50 credit and why it was misrepresented.”

It’s not entirely clear what Mrs S’s concern is here, and I can only refer her back to Nationwide’s complaint response letter of 16 July 2025 which explained this:

“I am sorry two agents incorrectly advised you that they had stopped your monthly statements, feedback has been given to them regarding this.

I’ve arranged for £50.00 to go into your Reward Saver ending [account number]. This payment will show in your account at the end of 17 July 2025 and will show as a Sundries credit. Just so you know, keeping this money won’t affect your right to refer your complaint to the Financial Ombudsman Service (FOS). However, we would ask FOS to take the payment into account when they assess your complaint.”

I understand that Mrs S was sent postal statements in April, May, June and July 2025 and there were no “missing postal statements” in February and March 2025 as statements weren’t posted to her in those months. Mrs S hasn’t provided any evidence that would indicate her personal information had got into the hands of an unauthorised third party due to her savings account statements being sent in the post for a few months so there’s nothing for us to “put right” there. We can consider whether a financial loss has come from the issue, but Mrs S hasn’t told us of any direct losses she’s incurred from this. Of course, if something happens in the future, then that’s something she can raise as a fresh matter at the time.

In summary, whilst it’s clear Mrs S has been very upset by this matter, it’s not caused her any financial loss. Nationwide was working on a fix for the underlying issue, and it has paid £50 compensation for the misinformation that was given on the phone. Having considered everything very carefully I’m satisfied that is a fair, reasonable and proportionate resolution to the complaint.

My final decision

I don’t uphold this complaint as I’m satisfied Nationwide Building Society has already done enough to resolve it.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mrs S to accept or reject my decision before 9 January 2026.

Julia Meadows
Ombudsman