

The complaint

Mrs P complains that Nationwide Building Society ('Nationwide') mishandled her accounts and didn't send her old credit card statements when requested.

Mrs P wants an explanation for what happened and remedial action. She wants compensating for her distress and inconvenience and her financial loss.

What happened

Mrs P complained to Nationwide in January 2025 that she'd attended a branch to change her name on her accounts. Mrs P was concerned her credit card account showed her maiden name, and some cards had been issued in her married name but with the wrong title. She hadn't received historical credit card statements.

Nationwide had no record of Mrs P attending branch before she requested a change of address in November 2024. Nationwide said Mrs P's address hadn't been updated on her credit card account. This was corrected, and compensation was paid in the sum of £150. Nationwide also said they'd change Mrs P's name.

Mrs P didn't feel matters were resolved. Nationwide couldn't show credit card statements were sent to Mrs P, and they agreed her name hadn't been changed. So Nationwide paid Mrs P a further £100 compensation.

Nationwide later said they'd sent statements to Mrs P twice, and they wouldn't use a tracked service. Nationwide said they couldn't amend Mrs P's name without her attending branch with documentation.

Unhappy with the response to her complaint, Mrs P asked the Financial Ombudsman Service to investigate. Mrs P said she had given birth in February 2025 and her baby had required intensive care treatment, so this matter had been very stressful and upsetting at an already difficult time. She wanted things putting right.

Our investigator sought further information from both parties. During the investigation Nationwide sent pdf credit card statements which were emailed to Mrs P. And Mrs P's name was updated on Nationwide's system without her having to attend branch again. Our investigator thought that Nationwide had provided a fair resolution to Mrs P's complaint.

Mrs P disagreed and sought an ombudsman's decision. She highlighted she'd spent over a year denied access to her accounts because she had two identities at Nationwide, and she shouldn't have to request replacement cards. She said Nationwide's compensation didn't fairly reflect the troubles she'd had, or account for her financial loss.

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've taken into account any relevant law and regulations, the regulator's rules, guidance and standards, codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

I am sorry to read about Mrs P's personal circumstances. I've kept in mind that Mrs P was facing a difficult time when trying to resolve her complaint with Nationwide.

Nationwide accept some things went wrong so I must consider whether Mrs P's complaint has been fairly resolved. I think it has, which means I've decided not to ask Nationwide to do anything further. I'll explain why I've reached my decision, taking each point in turn.

Complaints handling

I agree with our investigator that we can't consider complaints about a firm's complaints handling. My role is to focus on the substance of the complaint itself.

Change of name and address

The role of the Financial Ombudsman Service is to resolve individual complaints based on what is fair and reasonable in the circumstances of each case. So it is not for this service to interfere with a firm's processes, systems or controls nor to fine or punish a business. Those are considerations for the Financial Conduct Authority ('FCA'), as the regulator.

Nationwide accept Mrs P's address on her credit card account wasn't updated in November 2024. I think the £150 compensation provided for this issue was fair. I don't think there was a data breach as Mrs P received her credit card statements online.

It's odd that Nationwide hold no record of Mrs P changing her name, because some changes were made. I'm inclined to agree with Mrs P that Nationwide had some documentation that enabled this. Mrs P thinks the root cause of the inconsistent changes was mismanagement, and she wants this to be acknowledged. Nationwide's explanation was that certain products require different documentation for them to change a name. I don't think I will get to the bottom of this. In my experience sometimes it's not possible to know exactly what happened to cause the events that give rise to a complaint, and I appreciate this can be very difficult for parties who are unable to have that answer.

Mrs P says she failed security and was unable to access her accounts because of the problems with her name. I know Mrs P feels strongly that she had significant trouble with her accounts for over a year, but I don't have sufficient evidence to persuade me that's the case. I've reviewed Nationwide's records from February 2021 until November 2025, and I have only identified one occasion where she failed security for her credit card account. That was in January 2025, but the issue was quickly resolved.

Nationwide agree Mrs P's name wasn't updated on her credit card account as she'd expected and they paid her £50 for her disappointment, which I think was fair.

Nationwide agreed to change Mrs P name but later confirmed Mrs P needed to attend a branch for this to happen. I don't criticise Nationwide for requiring this, given this is their process, but I think they gave Mrs P the impression that she wouldn't need to attend a branch again. However Nationwide arranged Mrs P's name change during our service's investigation without Mrs P attending a branch. I wouldn't have required this, as I can't interfere with Nationwide's process, but I think this issue has been fairly resolved and I don't agree this warrants additional compensation.

Replacement cards

Mrs P doesn't need replacement cards as these will work normally until they expire, despite the incorrect embossing. If Mrs P wants her cards updating, I think it's reasonable that she

asks for replacements. I think it would be unfair for Nationwide to act unilaterally here because they say the old cards will stop working when new ones are requested.

Credit card statements

There's no evidence of Mrs P's initial request for statements or that these were posted. Nationwide paid compensation of £50 to acknowledge Mrs P's disappointment, which I think was fair.

Nationwide's account notes persuade me it's likely statements were sent twice following Mrs P's complaint. I think it's reasonable for Nationwide to rely on standard post to send statements and I can't fairly hold them responsible for issues with the postal service.

I think it was fair for Nationwide to suggest an alternative way for Mrs P to access her statements but I think it was unhelpful to direct Mrs P to her online banking. I say this because Nationwide's website says only statements up to three years old are available to download. Given Mrs P wanted statements from 2021, I might have expected Mrs P to be directed back to branch to obtain these if they weren't reaching her by post. I am pleased that Mrs P now has the statements.

In any event Mrs P says this was all too late for her to make a warranty claim for her defective mattress, and she'd like Nationwide to pay her £500. I am not persuaded it's fair to ask Nationwide to do this. I'll explain why.

If Mrs P's claim was dependent on obtaining the statements, I think it's reasonable to expect Mrs P to chase these sooner before she moved house and disposed of the mattress. Mrs P says she did chase, but I haven't seen evidence of repeat requests. Mrs P could have kept the mattress while she obtained the statements. I'm not persuaded Mrs P has mitigated her loss in these circumstances.

The mattress manufacturer's website sets out the terms and conditions for their 10 year guarantee, which say:

"19.11 We will need your order details in order to check the legitimacy of the order and process the exchange accordingly. Failure to provide any relevant details, combined with the failure to locate the order on our system, will result in the assumption that this was bought from an unverified third party and as such we are not responsible for the exchange of the item."

Given Mrs P had the invoice from the manufacturer, as well as the branded mattress itself, I think she could likely show she placed a legitimate order. I've not seen evidence from the manufacturer that Mrs P had made a claim but needed proof of purchase. And ultimately, I've not seen evidence that Mrs P's claim would have been successful even if she'd received the statements earlier. I am sorry this is not the outcome Mrs P was hoping for, but I don't agree it's fair to ask Nationwide to pay her compensation for the mattress in these circumstances.

Bringing everything together, it's clear Nationwide have got some things wrong and this was upsetting for Mrs P at a difficult time. I know Mrs P feels strongly that £250 and late changes to her accounts isn't sufficient compensation, but this is in line with what I'd expect in these circumstances, given my findings and our guidelines to compensation. This means I won't ask Nationwide to take further action on this occasion.

My final decision

For the reasons I've set out, I don't uphold this complaint as I think a fair resolution has

already been provided.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P to accept or reject my decision before 23 February 2026.

Clare Burgess-Cade
Ombudsman