

The complaint

Mr W and Ms C complain that Nationwide Building Society failed to send Mr W a new debit card.

Although this complaint involves a joint account, it relates to the impact on Mr W, so I will mainly refer to Mr W throughout this decision.

What happened

Mr W holds a joint account with Nationwide. As Mr W and Ms C live abroad, Mr W arranges transfers – using a third-party money transfer firm, from their Nationwide account to his account abroad.

In December 2024 Mr W says he requested a new debit card for himself by phone. He contacted Nationwide again in February 2025 as the card hadn't arrived. Nationwide said it couldn't see that the card had been ordered and apologised. It said it would arrange for a new card to be issued. But the card still didn't arrive despite Mr W contacting Nationwide again in May 2025 and arranging for the card to be issued to a UK address.

In July 2025 Mr W called to complain as the card still hadn't arrived. He said that he felt someone was blocking the card from being sent to him. And the delay was causing him financial difficulties as he was unable to access the account without a valid card to send funds to his account abroad. Nationwide reordered the new card again and set up a complaint to look into why the previous requests had not been successful.

Nationwide looked into what had happened. It said that further investigation had found that a 'no trace' marker had been placed on the account, and this had prevented the cards from being sent. It added that its staff wouldn't have been able to see this when Mr W had called. But it accepted that this was an internal issue which should have been resolved sooner. It apologised, removed the marker on the account, sent a new card, and ultimately offered Mr W £300 compensation in recognition of the distress and inconvenience caused.

Mr W didn't think this went far enough to put things right, so he referred his complaint to this service. He said that Nationwide hadn't previously identified the underlying problem, and he'd been deprived access to his account causing financial difficulties for over six months.

Our investigator looked into what had happened and he upheld Mr W's complaint. In summary, he said that Nationwide's staff had not provided Mr W with the appropriate level of support because they weren't able to identify the underlying issue until a complaint had been raised and investigated.

He said that as a result Mr W had been without a card for six months and he accepted that this had caused Mr W distress and inconvenience including financial problems resulting in strained friendships as he had had to borrow money. He recommended that Nationwide should pay Mr W £600 compensation (inclusive of the £300 already offered).

Nationwide didn't agree. It said that Mr W's account was a joint account and that the other account holder - Ms C, had had access to this account during the six months using both her card and on-line banking.

The investigator asked Mr W about the joint account holders account usage. Mr W initially said that his partner suffers from a medical condition and is unable to remember her online passwords and later he said any payments had been made by Ms C's son.

This information was provided to Nationwide, but it maintained that while the delay in issuing a new card was regrettable, it said Ms C had had access to the account throughout the six months. It also questioned why M W hadn't asked it to arrange a transfer of funds to his account abroad to mitigate his circumstances and added that there were delays on Mr W's part in telling it that the cards hadn't arrived.

The investigator didn't think this altered the outcome he had reached. Nationwide asked for the complaint to be reviewed by an Ombudsman. So, the complaint was passed to me, and I issued a provisional decision.

An extract of my provisional decision dated 26 November 2025

Having considered all the available evidence and arguments, overall, I'm persuaded that the £300 compensation payment offered by Nationwide is fair. I know Mr W will be disappointed as he thought a higher award more fairly recognised the impact of Nationwide's error. So, I'll explain why.

I've seen that Mr W has questioned why a 'no trace' marker was on his account. Nationwide has provided a copy of the notes it has recorded on Mr W's account. Having reviewed this, I'm satisfied that the 'no trace' marker was applied to the account when correspondence it sent was returned unopened in 2023.

I've thought about whether this was a reasonable action for Nationwide to take, and overall, I think it was. I don't think it's unusual for any business to apply a 'no trace' marker (sometimes called a 'gone away' marker) to accounts when mail is returned undelivered. This is done for security reasons i.e. to reduce the risk of post falling into the hands of the wrong person. So, I'm not persuaded that Nationwide did anything wrong or treated Mr W unfairly when it applied the 'no trace' marker to his account.

Mr W has said that the delay in issuing the card has caused him financial difficulty as – primarily, he was unable to transfer money to his account abroad. So, I've listened to the call Mr W had with Nationwide in February 2025. Here, Mr W doesn't mention any concerns about financial difficulties or any urgent need for a new card. Rather, when asked the reason for a new card, Mr W said his old card had expired in 2023 and that while his partners card was still valid, he thought he should have a card for himself.

This suggests to me that for over 12 months Mr W wasn't concerned about not having a valid card in his own name and he was aware that Ms C – the joint account holder, had a valid card that was being used.

Nationwide has provided evidence to show that Ms C's card usage and on-line access. I appreciate Mr W has said he had no knowledge of this, and I accept it's possible he may not have been aware of all the transactions being made using Ms C's card. But having looked at the joint account statements, I've seen that in August and December 2024 funds have been transferred out of the account via the third-party money transfer firm Mr W says he uses to transfer funds to his account abroad. And this was when Mr W didn't have a valid card in his own name and before a new card was ordered. As Mr W has told us such transactions can only be done using a valid card, it seems likely that those transactions were made using Ms C's card.

Mr W has declined to provide copies of his statements relating to his account abroad, so I can't be certain where that money was transferred to or if the balance of his account was so low he was in financial difficulty. Where evidence is unavailable, I must make findings on the balance of probabilities i.e. what I think most likely happened given the evidence that is available. And given Mr W's testimony, I think it's most likely that these transfers were made to his account abroad as this is what Mr W has said he has done previously. Given this, I can't see any reason – if Mr W was short of funds in his account abroad, why he (or Ms C) was unable to transfer further funds in the first half of 2025 in the same way as in August and December 2024. However, I will reconsider this further if Mr W is able to provide his bank accounts statements relating to his account abroad covering the period December 2023 to July 2025.

But, as things stand and when considering the above, I'm currently not persuaded the delay in issuing the new debit card to Mr W had the impact he said it did. That's not to say, that I don't agree that Nationwide provided Mr W with a poor service. I accept Nationwide should have been able to identify much sooner why a new card wasn't being issued and, had it done so, the problem would have been resolved sooner. So, I do intend uphold the complaint in this respect. But I'm persuaded that £300 compensation fairly reflects the impact of Nationwide's failings had on Mr W. This amount is in line awards we make (when an offer hasn't already been made) when there have been repeated errors that has taken a reasonable effort on the consumers part to sort out causing some distress and inconvenience.

Overall, I don't intend to tell Nationwide to increase its compensation award.

Responses to my provisional decision

Nationwide accepted the provisional decision.

Mr W replied to the provisional decision saying that Nationwide could have made further efforts to establish communication with him or Ms C – for example, by email or phone, before placing a 'no trace' marker on his account when mail was returned.

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 acknowledge Mr W's point that when Nationwide received returned mail it could have attempted to contact him by another communication method. And I agree that had it done so, it's possible the problems Mr W experienced when requesting a new card may not have happened. This is feedback for Nationwide to consider in such situations going forward.

My role here is to decide fair compensation given a 'no trace' marker was applied preventing a new card being successfully issued and because Nationwide didn't identify the underlying problem sooner when Mr W let it know he wasn't receiving the new cards.

And overall, I am satisfied Mr W was caused distress and inconvenience and compensation is due. However, having reviewed matters again, I'm not persuaded to depart from the original findings for the reasons already given in my provisional decision.

As such, I'm satisfied that £300 compensation is fair and reasonable given all the circumstances of this complaint.

My final decision

For the reasons given above and in my provisional decision, I uphold this complaint. Nationwide Building Society should now pay Mr W £300 (if it has not already done so) in recognition of the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W and Ms C to accept or reject my decision before 7 January 2026.

Sandra Greene
Ombudsman