

The complaint

Mrs K and her relative Mr K complain that Nationwide Building Society has breached data protection on their joint account by adding an incorrect mobile number and another relative's contact details to the account profile. This meant information wasn't sent to Mrs K.

What happened

Mr K said that he and Mrs K have a joint account with Nationwide, and only his mobile number should be on the account for contact. He said another relative told him they received a text about Nationwide's 'Big Thank You' with Mrs K's name and account number.

Mr K called Nationwide to complain but couldn't get through and so he wrote. He received a call from a branch of Nationwide and was told Mrs K had provided the phone number on the account. Mr K denied this as Mrs K has her own number. It was suggested Mr K bring Mrs K to the branch but he said Nationwide should be able to amend contact details without a visit.

Mr K said Nationwide's member of staff suggested it was a computer error, which would be investigated. Mr K said their other relative told him they received an email registering the complaint. Mr K said he called Nationwide and after four attempts, updated the complaint.

Nationwide responded to say the mobile number was provided in 2021 for a home insurance application for Mrs K and Mr K and was listed to be used as the contact number for the account. Nationwide advised how to update contact details, including a branch visit.

Nationwide said Mr K, had explained that Mrs K spoke very little English, but it had informed Mr K in May 2025 that due to data protection regulations Nationwide can't provide any further information. Nationwide said it wasn't previously aware of this information.

Mr K and Mrs K weren't happy to be told Nationwide hadn't made a mistake and referred the complaint to our service. Mr K said Nationwide had written to Mrs K about the 'Big Thank You' and before this about changes of interest etc. He said Nationwide hadn't said why it emailed the complaint to their other relative despite having Mr K's email. Mr K requested reimbursement for their time on calls, and the distress and inconvenience the issue caused.

Our investigator recommended the complaint be upheld. She said although Nationwide said the contact information was given to them regarding home insurance, it hasn't provided with evidence of the application. She said it appeared that Nationwide incorrectly added the other relative's contact information to Mrs K's profile.

The investigator said Nationwide messaged a third party, but this didn't contain anything about the account - the message was to inform Mrs K of the 'Big Thank You'. But she said Nationwide should pay Mrs K £75 for her distress and inconvenience. She thought it was reasonable for Nationwide to request Mrs K go to a branch to amend her information.

Mrs K and Mr K weren't happy with this outcome and requested an ombudsman review their complaint. Mr K said there's no redress for Nationwide sending their complaint to another relative when they hold his (Mr K's) email. Mr K said they want Nationwide to remove contact

details for the other relative from Mrs K's profile. He said Nationwide knew of Mrs K's limited English at least from when account was made joint. Nationwide accepted the outcome.

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.

My role is to consider what both sides have said, along with any evidence provided – to decide if Nationwide has acted fairly. The Financial Ombudsman Service is not a regulatory body or a Court of Law, instead we serve as an informal, unbiased dispute resolution service. We determine whether we believe a fair or unfair outcome has taken place, from an impartial standpoint, after considering all the factors and circumstances of a complaint.

I was sorry to learn about the upset caused to Mrs K and Mr K when they discovered that Mrs K's account profile was linked to another relative's phone number and that complaint information was also sent there.

The investigator said it was reasonable for Nationwide to suggest that Mrs K visit a branch to amend her contact information. I agree this was a fair suggestion amongst others made for the same purpose. I am pleased to note that Mr K has been to Nationwide and removed the email from Mrs K's account and updated Mrs K's profile. I trust that this means Nationwide's future communications with Mrs K will be sent to her by post, or as Mr K has suggested, by calling her at a mutually convenient time when he will be there to help.

I have looked carefully at the communications from Nationwide and between the parties. I can't see that there was a breach of data protection when Nationwide texted information about its members' offer to Mrs K's relative as this did not include her account information. And similarly with emails and calls to the incorrect mobile. Ultimately breaches of data protection legislation are best dealt with by the Information Commissioner's Office rather than this service.

From what Mr K has said I can see the inconvenience for Mrs K at not receiving information relevant to her account directly from Nationwide, as is her entitlement and for him in taking corrective action. This includes notification of Nationwide's 'Big Thank You' members' offer and confirmation of her complaint.

I can see that Mr K has made several calls to Nationwide and been inconvenienced by waiting times and lack of resolution of the complaint. Due to the passage of time, Nationwide has not been able to state exactly how Mrs K's account profile became linked with third party contact details and so I think responsibility for this remains with Nationwide.

In that respect, I think a fair and reasonable assessment of all consequences of Nationwide's actions towards Mrs K account profile would be met by the payment of £125 compensation. I think this fairly reflects the impact of this poor service on Mrs K and Mr K in terms of their distress and inconvenience. I am aware that this may be viewed as a modest award but it is consistent with other awards we have seen in similar circumstances.

Mr K said they should be paid further compensation of £302 because of the time and expense in making their complaint. The investigator has correctly pointed out that complaint handling is not a regulated activity and so is not something we consider and we don't award compensation for the bringing of a complaint.

Our service investigates the merits of complaints on an individual basis and that is what I've done here. I think it's important to explain that my decision is final. I realise that Mrs K and

Mr K will be disappointed by this outcome though I hope they appreciate the reasons why this decision has been reached.

My final decision

For the reasons I have given it is my final decision that the complaint is upheld. If accepted by Mrs K and Mr K I require Nationwide Building Society to pay them a total of £125 compensation for the distress and inconvenience caused to them.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K and Mr K to accept or reject my decision before 5 May 2026.

Andrew Fraser
Ombudsman