

The complaint

Mr K complains about the service he received from Nationwide Building Society (“Nationwide”) when it sent letters by post despite making it clear receiving letters in the post cause him anxiety and making his contact preferences clear.

What happened

Mr K received letters from Nationwide acknowledging a complaint raised via post despite him making it clear of his contact preferences and the effect receiving these have on his mental health.

Between 12 July and 1 August 2025 calls were had between Nationwide and Mr K where this was discussed and Mr K raised a complaint.

In response and in-line with Mr K’s request Nationwide called Mr K on 13 August 2025 to discuss the response to his complaint points and it was agreed by Nationwide that it would compensate Mr K the £75 he suggested for the distress and inconvenience caused.

Following this Nationwide sent an email response explaining that although the information Mr K received via letters from it was a regulatory requirement it acknowledged it had other contact options that would’ve been more beneficial to Mr K on this occasion and confirmed it would pay £75 in compensation.

Mr K was dissatisfied with this and now wants a further £75 compensation bringing total compensation to £150. Mr K doesn’t believe Nationwide had addressed the issue of posting letters and was also concerned that Nationwide had not called him to discuss the final response before sending it to him via email and so brought his complaint to this service.

One of our investigators looked into Mr K’s concerns and was satisfied that Nationwide had explained all the points raised by Mr K and met with his requirements and didn’t think Nationwide needed to take any further action.

Mr K remained dissatisfied and asked for an ombudsman’s decision on the matter.

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.

And having considered everything I’m in agreement with our investigator and don’t think there is anything much more of use I can add.

This service doesn’t supervise, regulate or discipline the businesses we cover. And my role isn’t to punish or penalise businesses for their performance or behaviour – that’s the role of the regulator, in this case the Financial Conduct Authority. So I can’t look at Nationwide’s internal complaints procedures or processes and tell it what it must do and even if it was in this service’s power to do so, as complaint handling isn’t a regulated activity, we wouldn’t be

able to look at Mr K's complaint if it solely related to this.

My role rather is to look at problems that Mr K has experienced and see if Nationwide has done anything wrong or treated him unfairly. If it has, I'd seek to put Mr K back in the position he would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

In this case Mr K says despite making it clear that he didn't wish to receive mail through the post he received two letters and raised a complaint with Nationwide about this.

So what I need to decide is whether Nationwide's response to this is a fair and reasonable way to settle Mr K's complaint. And I think it is.

Nationwide apologised that it Mr K sent letters through the post despite making his contact preferences clear, but explained this was due to regulatory requirements sometimes it needs to provide information in a letter format. However, Nationwide acknowledged it had other contact options – such as email - which would've been more beneficial and so it was agreed – as per Mr K's suggestion - Nationwide would compensate him £75 for the distress this caused.

I appreciate there has been a number of calls between Mr K and Nationwide and he might have difficulty remembering exactly when these happened and all that was discussed, but I'm satisfied after listening to them that the complaint points raised by Mr K were addressed and a resolution agreed.

And so as I think Mr K's main complaint point as explained above was addressed and Mr K agreed a compensatory payment of £75 as a fair way to resolve the issue, I don't think there is anything more Nationwide needs to do and I don't uphold this complaint.

My final decision

For the reasons I've explained, I do not uphold Mr K's complaint against Nationwide Building Society.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 12 February 2026.

Caroline Davies
Ombudsman