

complaint

Mr and Mrs K complain that Nationwide Building Society failed to return the original documents that they sent in support of their mortgage application.

background

Mr and Mrs K sent Nationwide original documents in support of a mortgage application. Nationwide returned the documents by standard post and they have been lost. Nationwide accepted that they should have been returned by recorded delivery, offering to pay compensation of £300 and their subscription to CIFAS (Credit Industry Fraud Avoidance Scheme) for one year.

Our adjudicator's view was that the offer made by Nationwide was fair and reasonable. Mr and Mrs K disagreed saying that the compensation is insufficient.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Mr and Mrs K sent Nationwide original documents in support of their mortgage application. Nationwide promised them that they would return the documents by recorded delivery. It did not do this but returned the documents by standard post. Unfortunately, it is likely that the documents have been lost in the post. Mr and Mrs K are concerned with the possibility of identity theft and say they suffer from mental distress because of the worry. It has also taken them a great deal of time and effort to replace the documentation.

I can understand Mr and Mrs K's disappointment with the manner in which Nationwide dealt with their personal documents and in particular that it did not stand by its promise to return the documents by recorded delivery. I also appreciate Mr and Mrs K's concern at their potential exposure to identity fraud and indeed the work involved in recreating the documents. However, as yet there is no evidence that the loss of the documents has led to identity fraud.

I must also consider the matter in the context of the general level of our awards which tend to be modest. As a result I believe the compensation offered by Nationwide to be appropriate in the circumstances.

my final decision

My decision is that Nationwide Building Society should pay Mr and Mrs K £300 for their distress and inconvenience and £20 each to cover one year's subscription to CIFAS.

Gerard McManus
ombudsman