

### **complaint**

Mr A complains that Nationwide Building Society blocked his credit card account, so his card was refused when he tried to use it.

### **our initial conclusions**

Our adjudicator didn't think it was reasonable of Nationwide to block Mr A's card. He said Nationwide should pay Mr A £50 for the embarrassment and inconvenience he was caused on top of the £60 he's already been paid to cover the costs of using a debit card instead of his credit card.

### **my final decision**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Nationwide says it blocked Mr A's card because mail had been returned marked 'no such address' and it thought there might be a threat to the account's security. The letter was returned in November 2014. Mr A didn't know his card had been blocked until he tried to use it in January 2015. I understand Nationwide might stop transactions if it suspects a breach of security and it gets a lot of returned mail. But I think, once it decided to block Mr A's account, it should've tried to call Mr A to check his address or could've used other methods to check if the address really existed and then tried writing to him again. If it'd done this then the problem could've been sorted out quickly. But instead Mr A was left to find out his card was blocked by having it refused when he tried to use it to pay for something. That doesn't seem right to me.

I know Mr A feels that Nationwide didn't deal with his complaint very well. I don't agree that Nationwide was dismissive and inflammatory though. I think it just disagreed with Mr A's views.

I think Nationwide Building Society should pay Mr A compensation for the embarrassment and inconvenience it caused him.

**My final decision is that Nationwide Building Society should pay Mr A £50.**

**Under the rules of the Financial Ombudsman Service, I am required to ask Mr A either to accept or reject my decision before 13 November 2015.**

*Carol Jackson*

*ombudsman at the Financial Ombudsman Service*

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

#### **ombudsman notes**

I think Mr A would like to know for definite whose fault the delivery failure was and what the returned letter contained. I can't be sure about either of those points. But that doesn't stop me from being able to make a decision about whether Nationwide made a mistake when it blocked Mr A's card.

#### **what is a final decision?**

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

#### **what happens next?**

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.