

complaint

Mr and Mrs D feel that the Nationwide Building Society ("NBS") has treated them unfairly in relation to making a transaction.

background

Mr and Mrs D visited a NBS branch to make a significant transaction. They were told they could do a number of smaller transactions online or come in to branch and do a CHAPS payment for a fee. They were told they needed identification so they went and got their identification but returned with no card. They were then told they'd need the card as well and on getting the card it transpired it had expired. They then had to wait a few days before getting new cards and finally making the transaction.

Mr and Mrs D complained to NBS about service, delay and that there was no automatic reissue of cards. NBS didn't agree So Mr and Mrs D complained here. The adjudicator initially agreed with Mr and Mrs D but then changed her mind and has recently written to Mr and Mrs D saying she did not uphold the complaint. Mr D does not agree so this complaint has been passed to me.

my findings

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

I've decided not to uphold this complaint for the following reasons:

- It appears from the evidence that on the first trip to the bank Mr and Mrs D went in without bank cards or ID to ask about how to make a transfer of a significant amount of money. So it seems to me that they couldn't have reasonably expected to make the transaction at that time.
- The following day Mr and Mrs D returned with ID but no card. They returned later that day with ID and cards but these had expired. Whether or not NBS explicitly told them to bring cards with ID the day before has little consequence as the cards had expired and couldn't be used.
- So the nub of this whole issue is whether NBS should have reissued cards on expiry. I don't think NBS did anything wrong here. I say this because it is clear these cards had not been used for over a year beforehand. It is also clear that had Mr and Mrs D reviewed their cards at any time between the beginning of 2015 and the date of these events they would have known that their cards were about to, or had expired, and thus could have acted appropriately at that time.
- NBS says it doesn't automatically renew cards in such situations as a matter of policy as it increases the likelihood of fraud. I agree with this reasoning. I think that if all firms had to automatically reissue long unused cards it would increase costs to all consumers and lead to the situation of endlessly reissuing cards to consumers who weren't using the cards, or who had gone away, or no longer wanted the card or who had passed away. I think NBS's policy is reasonable on this.

- I appreciate what Mr and Mrs D have said about privacy considerations in the meetings but I've seen what NBS has said and although I can see it might not have been as private as they'd have wished, I'm not persuaded there has been any significant distress or inconvenience to Mr and Mrs D here.

Finally in order to uphold a complaint I've got to be persuaded that NBS has actually done something wrong and I do think it has. In short I've thought about everything that Mr and Mrs D have said. I don't think any part of this complaint should succeed. I appreciate this will be a disappointment to Mr and Mrs D.

My final decision

For the reasons I have explained, my final decision is that I do not uphold this complaint against Nationwide Building Society.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr and Mrs D to let me know whether they accept or reject my decision before 29 December 2015.

Rod Glyn-Thomas
ombudsman