

## **The complaint**

Miss M complains that, although she checked Nationwide Building Society held the right address for her after she bought a new home using a Nationwide mortgage, it still sent her credit card to her old address. Miss M said this could be very damaging for her.

## **What happened**

Miss M told us that she had current and credit card accounts with Nationwide, and took out a mortgage with it to buy a home, completing the purchase in November 2022. She said she then got a letter from Nationwide telling her she would need to update her address on all the other products she held with it. She said that Nationwide offered options to do this, the first and preferred option was to use the app, or she could go into a branch, but she said Nationwide discourages this.

Miss M said she went on the app to update her address, but it was already updated. She said she checked to see if there was an old address she could remove, but there wasn't. Miss M said there was no mistake in her new address that she could edit. She said nothing in the app or on the letter told her that even though her address showed correctly here, she would still need to take steps to update it.

Miss M said she then didn't realise Nationwide was still sending some communications to her old address. She only found out when she was informed that her new credit card had been received at her old address, when the new occupants reached out to the wider community and managed to track her down.

Miss M said that aside from the inconvenience, she feared this data breach could have serious impacts on her professionally, and on her family. She wanted a written apology, assurance that Nationwide would change its procedures, and £5,000 in compensation for breach of her privacy, data breach, distress and compensation for time spent on this issue and miscellaneous costs spent.

Nationwide didn't think it had done anything wrong. It said it had written to Miss M telling her she would need to take steps to update her address for the other products she held with it. Nationwide said Miss M's mortgage address is what shows online, because that's the most recent address it holds. But it said she still needed to request that this was updated across the rest of her accounts, either in branch or by manually entering this online.

Nationwide said its banking app does alert customers to the possibility that it might hold more than one address for them, and says re-entering the address there will update all of the accounts a customer holds.

Nationwide said Miss M's statements were only produced electronically, but it does send an email each month telling her these are ready, and the top of the email shows the postcode held for the account.

Nationwide said Miss M's new credit card was sent to her old address on 16 May 2023. It said that was because Miss M hadn't updated her address, and it didn't think that was its fault. It was sorry a call she made to it had been cut off, and it offered £25 for that.

Our investigator didn't think this complaint should be upheld. She said Nationwide had told Miss M how to update her address, and if Miss M had any concerns, she could have checked her statements, to make sure the address there was correct.

Our investigator understood Miss M would worry that her card had been misdirected, but our investigator said it didn't look as if Miss M's information had been compromised in any way. She didn't think Nationwide had to do more.

Miss M strongly disagreed. She said an average person doesn't read online bank statements. Her address was correct on the app, and on online banking. Nationwide hadn't told her she would also need to check her statements to make sure her address was right. She said she hadn't done anything wrong but had suffered damages as a result of Nationwide's actions, negligence and recklessness. Miss M wanted her complaint to be considered by an ombudsman, so it was passed to me for a final decision.

### **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.

I've reached the same overall conclusion on this complaint as our investigator.

Nationwide wrote to Miss M to congratulate her on the purchase of her new home, and provide some information about the start of her new mortgage with it. This letter also contained an important message for Miss M about her contact details. It said Nationwide hadn't updated her address for any other products she held with it, and warned her she would need to make these changes herself. Nationwide said Miss M could just pop into a branch to do this, or she could see the other options for making this change on its website.

Miss M has referred to three options for changing her address with Nationwide, through the app, using online banking, and by going into a branch. She's referred to the third of these as the discouraged option.

I think that Nationwide offers four options for updating an address, these are the three that Miss M identifies, and calling Nationwide. I haven't been able to see that Nationwide discourages the use of any of these options.

Miss M says she checked her address using online banking, and using the app. She said that on both of these, she saw her current address displayed. So whilst she knew Nationwide had told her she would need to take steps to change her address for other banking products, she said she had checked, and had reasonably understood that nothing more needed to be done. But her new credit card was then sent to her old address. Miss M says this is Nationwide's fault.

I appreciate that Miss M may have been confused by seeing her current address on the banking app. Nationwide has said its app does alert customers to the fact that it may hold more than one address for them, and that if they use the app to change their address, this will change the address across all the products it holds. But it's not clear where this message is displayed, so I cannot tell if Miss M ought to have realised, when she looked at the app, that Nationwide still held her old address as well as her new address.

Our investigator said Miss M could have checked her statements, if she had any concerns. Nationwide said Miss M's banking is set to paperless, so her statements are delivered online. Miss M didn't think she should have to check her online statements to confirm that her address had been changed. She thought checking the app should be enough.

I do think that, having received a message from Nationwide which said Miss M would need to take active steps to change her address for her bank account and credit card with it, and knowing that she hadn't taken any such steps, that it would have been prudent for Miss M to check her statements to see if they carried the right address. Or she could have called Nationwide, or checked in a branch, to receive confirmation that her address had been updated for her bank account and credit card.

I also think it's important that Nationwide alerts Miss M to the publication of a new electronic statement for her accounts each month. And Nationwide told us that it includes Miss M's postcode in that email, so she knows the emails are genuine.

Miss M moved house in November 2022. So it seems most likely that each month after this, she would have received an email alerting her to the publication of her online statements, with an incorrect postcode. Miss M's new card was sent to the wrong address in May 2023. I think it's reasonable to expect that Miss M would have noticed the incorrect postcode, in the six months that she'd been receiving emails from Nationwide which included this error, and that she would then have been alerted to this problem.

Considering all of the above, I cannot say that in this case it's Nationwide's fault that Miss M's address wasn't updated across all of the financial products it holds for her, until after the issue of her credit card, in May 2023. And because of that, I don't think that Nationwide has to do more than it has done already, in this case. I know Miss M will be disappointed, but I don't think her complaint should be upheld.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 3 April 2024.

Esther Absalom-Gough

**Ombudsman**