

## **The complaint**

Mr R complains about how Nationwide Building Society dealt with an address change.

## **What happened**

Mr R says he asked Nationwide to change his address. He says It told him to attend a branch but wrote to him at his new address. Mr R says he wasn't told by a branch that Nationwide head office could amend the address and says its final response letter was sent to his old address which is a clear breach of data protection rules.

Nationwide accepts it ought to have told Mr R that its head office could change the address but says it returned the information to the address from which it was sent. It has paid £50 for that part of the complaint. Nationwide also accepts it shouldn't have sent the letter to Mr R's previous address and has apologised. It has paid £100 for that part of the complaint.

Mr R brought his complaint to us, and our investigator thought Nationwide had made mistakes but had paid an appropriate compensation amount.

Mr R doesn't accept that view and in summary says Nationwide hasn't changed its process to ensure other customers are not placed in a similar position. And says the Information Commissioner's Office (ICO) says there has been a data protection breach.

## **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.

Having done so I have come to the overall decision that Nationwide has fairly apologised and paid appropriate compensation for what took place.

I make clear to Mr R that I can only consider the impact of any mistake or action by Nationwide on him. We are not Nationwide's regulator and so I can't punish it for any mistakes it makes and can't direct it, as Mr R says I should, to change the way in which it operates to ensure other customers are not affected by this type of issue.

There is no doubt here that Nationwide ought to have dealt with, what ought to have been, the relatively simple task of an address change more appropriately. I accept that Nationwide ought to have directed Mr R to its head office and the address could have been changed by it. I also accept in those circumstances that Mr R was caused some limited inconvenience in sending documents to Nationwide and then calling it. I'm satisfied that the £50 compensation is fair and reasonable and fairly reflects the impact that part of the complaint had on Mr R. I don't think he suffered any financial loss and don't think it matters that Nationwide wrote back to him at the new address as that was the correct address. The alternative would have meant using the previous address and in any event, Nationwide sent back what had been sent to it.

The main part of the complaint is the final response letter that was sent to Mr R's previous

address after Nationwide had updated its records for Mr R's new address. I accept Mr R would have been concerned about that mistake and worried about his account security. I can see that Nationwide has fairly apologised for that mistake and I have not seen any evidence that Mr R's account was compromised or that his personal information was used inappropriately. Mr R knows that it's for the ICO to deal with such data breaches.

I'm satisfied that the £100 compensation paid to Mr R is fair and reasonable for that part of the complaint. I don't think the mistake had a significant impact, as it appears Mr R did receive the letter and it's clear his information was not misused. I don't think Mr R suffered for example any financial loss.

I appreciate overall Mr R may have unanswered questions about what took place. It is not our role to answer some of them. I'm satisfied that Nationwide has fairly apologised for its mistakes and paid appropriate compensation. I am sure Mr R appreciates that we can only consider what did take place rather than what may have taken place.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 12 February 2024.

David Singh  
**Ombudsman**