

## **The complaint**

Mr T is unhappy with the service Nationwide Building Society (Nationwide) provided when issuing new account cards and that they don't provide a virtual card payment option. He's also unhappy they closed his account.

## **What happened**

Towards the end of 2022 Mr T ordered new cards for his two accounts, when they didn't arrive, he reported them lost. At this point new cards were ordered but he continued to have issues receiving the cards. Having reported them lost on a number of occasions, they were reordered last on 16 December 2022.

In February 2023 Mr T contacted Nationwide as he received four cards at the same time and was unsure why and which cards would be the ones he should use. They explained which cards were active and which cards could be disposed of as were noted as lost. The adviser explained that it could've been due to the postal strikes.

Unhappy that he received duplicate cards Mr T decided to make a complaint. He also complained that he hadn't received the PIN numbers with the cards. The adviser requested PIN reminders were sent to Mr T and logged his complaint.

Nationwide responded and apologised for Mr T having received all four cards at once but explained that the postal strikes that had taken place at the end of 2022 had impacted post reaching their customers and indicated that this was likely in relation to that. They said they had no log of Mr T requesting PIN reminders until 25 October 2022 and apologised that Mr T hadn't received the PIN reminder sent. They then issued PIN reminders for both accounts in February 2023 when Mr T requested them. Additionally, they explained that they didn't offer the facility for a virtual debit card via digital banking but directed Mr T to other well known virtual pay options.

Nationwide also carried out a review of Mr T's accounts and noted they'd received several complaints from him in relation to the service they had provided. They contacted Mr T explaining they felt the relationship had broken down but was looking to see if they could resolve things, but during the call decided that they could no longer meet Mr T's banking requirements and provided notice of closure on the call and followed up in writing.

Mr T brought his complaint to this service. Our investigator didn't think Nationwide had done anything wrong in relation to the replacement cards and availability of a virtual debit card. And felt they had closed his account in line with the terms and conditions. Remaining unhappy Mr T asked for an ombudsman's decision, so it has been passed to me to decide.

## **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 can see Mr T had to request new cards on a number of occasions and when they finally arrived, he received four at the same time. Having looked at the card requests and the dates

when Nationwide actioned the requests by issuing a new card, I can see they did issue them at the time Mr T requested the new cards. Its unfortunate Mr T didn't receive them until February 2023, when he received them all at once. However, having checked I can see there were postal strikes that took place in November and December 2022. Given that Nationwide have shown evidence of the requests made and the dates of issue I'm satisfied that the reason for the delay and Mr T receiving all four cards at once is likely due to the postal strikes taking place at the time of the requests. This is out of Nationwide's control and therefore not something it would be fair or reasonable to hold them responsible for.

It isn't common practice for new PINs to be sent when a new card is requested. A PIN would only generally be sent when a customer has requested it. I can see a request was made in October 2022 and Nationwide have provided evidence to show this was issued. Mr T didn't receive this but I'm satisfied it was sent. In February 2023 Nationwide issued PIN reminders for Mr T's accounts which was the only other time requests have been made from what I can see.

Mr T felt Nationwide should offer a virtual card through the APP. Whilst I can understand why this would've been beneficial to Mr T whilst waiting for his cards it isn't a facility Nationwide offer. And they're entitled to decide which facilities they do and don't provide.

In relation to account closure the terms and conditions of the account say:

*"Closing the account - You or we can close your account by ending this current account agreement (which is separate to any arranged overdraft agreement). If we end this agreement we will give you not less than 2 months' written notice. You can end this agreement at any time by contacting us via the Internet Bank or in any branch and you must repay all the amounts you are responsible for under this agreement."*

So Nationwide are entitled to close an account provided they give at least two months' notice. I'm aware that Nationwide made Mr T aware of the account closure in a telephone call that took place on 24 March 2023. A follow up email was also sent that day confirming that Nationwide would commence the closure process on 24 May 2023. I'm not aware of any specific reason meaning Mr T required more time than this so I'm satisfied they have provided Mr T with two months' notice as required.

It is for Nationwide to decide who they have a relationship with. Having listened to the call of the 24 March 2023 I can see Nationwide were looking to reach a resolution with Mr T but as they felt they weren't able to repair the relationship breakdown and meet his banking needs, decided to close his account. I don't think they've been unreasonable here as they have tried to resolve things with Mr T. As he remained unhappy with the service Nationwide had been providing and a way forward for a more positive relationship wasn't agreed, they gave Mr T the required notice period in line with the terms and conditions.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 21 September 2023.

Karin Hutchinson  
**Ombudsman**