

The complaint

Mr M complains about the service he received from Nationwide Building Society about his current account.

What happened

In April 2023, Mr M upgraded his Nationwide current account shortly before he went on an overseas trip.

Whilst abroad, Mr M's debit card stopped working. Mr M says he was left without money because he didn't have any other cards with him overseas. He told us he'd had a medical emergency whilst abroad. He said his insurer had agreed to fund a business class flight home for him, but this would not be implemented unless Mr M paid for an economy class ticket first. Mr M says he could not access his funds to pay for a ticket.

Upon contacting Nationwide for help, Mr M said the call handlers lacked empathy and did not offer any practical solutions. He thought Nationwide should reimburse him for his call costs to Nationwide and the calls he made to friends to arrange help. Mr M said these calls had cost him more than £600.

In response, Nationwide said that when Mr M had upgraded his account, a new card had to be ordered and the old card was stopped after 21 days. It said this would have been made clear to Mr M during the upgrade process. Nationwide offered to refund the cost of two calls which Mr M said amounted £306.78. Nationwide agreed to pay that amount.

Our investigator didn't think Nationwide needed to pay anything more to Mr M. Mr M disagreed with that view and so the matter has been passed to me for an ombudsman's 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.

For the reasons set out below, I do not uphold this complaint.

The first thing I've considered is whether Nationwide made it clear to Mr M that his card would stop when he upgraded his account.

Nationwide provided evidence of the process Mr M would have gone through during the account upgrade. I can see that at step three of that process, Mr M would have most likely been presented with a large illustration of a Nationwide card. There would have also most likely been a large heading saying *'Your card'* with text underneath stating *'We'll send you a new card in 7 to 10 working days, but you'll still be able to use your old card for up to 21 days'*.

Looking at the information Nationwide provided, I don't think Mr M would have been able to complete the application to upgrade the account without seeing this prominent information. I say this because if this stage had not been reached, he wouldn't have progressed to the page to accept the terms and conditions. I can see that once Mr M had pressed the

'complete' button for his application, the message about getting the new card would have been repeated.

I know Mr M is adamant he was not told his existing card would stop, but I'm satisfied information telling him about this would have most likely been prominently displayed. I think it would have been clear that he would have only been able to use his existing card for 21 days after the account upgrade. I can't say Nationwide did anything wrong here.

Mr M says he thought Nationwide should refund the cost of his calls. He provided a document which he says shows itemised calls from his mobile phone provider abroad. There are purportedly some calls to Nationwide and calls to other UK mobile numbers. Mr M says these further calls were to friends in the UK after Nationwide told him to call them for help if he had no access to funds.

Nationwide agreed to reimburse the ostensible cost of two calls Mr M made to Nationwide after his first call was disconnected. I don't require Nationwide to make any further payment to Mr M. That's because the need to make any of these calls did not arise from an error made by Nationwide.

Mr M says Nationwide's call handlers lacked empathy and did not offer any practical solutions. From the calls I have heard, I'm satisfied the call handlers made several enquiries as to how they could help Mr M, but he said none of the proposed solutions were workable. In any event, as the root cause of Mr M's difficulties was not Nationwide, I don't think it would be fair to expect it to do any more than it did.

I appreciate Mr M will be disappointed with my decision, but for the reasons set out above, I don't uphold this complaint and Nationwide does not have to take any further action.

My final decision

I don't uphold this complaint about Nationwide Building Society.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 8 August 2023.

Nicola Bowes
Ombudsman