

## **The complaint**

Mr H has complained that Nationwide Building Society issued a new debit card relating to one of his accounts to his old address in error.

## **What happened**

In 2020 Mr H moved home, taking out a mortgage with Nationwide to purchase the property. In late 2022, Nationwide sent a debit card for one of his accounts to Mr H's old address.

Mr H complained to Nationwide that when the card was posted to him, his correct, up to date address was showing within online banking. He commented that Nationwide's online banking app stated that where an address was updated on it, it would cover all accounts held. He also said that because his mortgage with Nationwide for his home from 2020 confirmed this was owner occupied, the business knew where he lived, and should have sent all correspondence to his current address. Mr H explained that he considered it was lucky that members of his family still lived at his old address where the debit card was sent, because otherwise he could have been a victim of fraud.

Nationwide responded that when Mr H had taken out the mortgage in 2020, this updated his address record for the mortgage account to his present home. However, the address record had not been updated for all the accounts Mr H held. Nationwide stated it requires its customers to update their address for all their accounts, as it cannot assume that a customer lives at the address covered by a mortgage. It referred to a letter sent to Mr H in 2020 relating to his mortgage which advised him to update his address details. Nationwide did accept it had made an error when initially failing to log Mr H's complaint, and it paid him £50 to reflect this.

Unhappy with Nationwide's response, Mr H brought a complaint to this service.

Our investigator did not uphold this complaint, concluding that Nationwide provided Mr H with sufficient information to indicate that the address under some of his accounts was not the same as the one held for his mortgage, and would need to be updated.

Mr H disagreed with the investigator's findings. He stated that he had updated his address on the online banking app around the time of his house move in 2020, and the information showing on the app said this would update it for all his accounts. Mr H's view was that the banking app did not work correctly.

Our investigator contacted Nationwide to see if it had any records of changes requested by Mr H to his address around the time of his 2020 move. Its records did show that Mr H's phone number was updated, but they did not show a request to change his address. Nationwide also confirmed its records did not show any documents being sent to Mr H by post until the debit card was issued in late 2022, reflecting the fact that accounts were set up for paperless statements.

Our investigator concluded there was insufficient evidence that Mr H had requested that Nationwide change his address for all his accounts in 2020. She also commented that the

paperless statements Mr H had been provided with made him aware that he still had accounts with Nationwide that showed his former address. Overall her view was that Nationwide had not been at fault when it issued the debit card to Mr H's old address in 2022.

Mr H asked that his complaint be referred to an ombudsman for review. He highlighted that he has a mortgage account and a joint account with Nationwide at his current address, and that the banking app had also shown his up to date address from July 2020.

### **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.

The crux of Mr H's complaint is that Nationwide reasonably knew that he was living at his current address because it had provided him with a mortgage that covered this property. He also states that on its banking app, Nationwide's records showed his up to date address.

I understand why Mr H says that his owner occupier status at his mortgaged address should have resulted in Nationwide concluding that any postal correspondence should be sent there. However, Nationwide has commented that it cannot assume that its mortgage holders live at the same address as their mortgage. I'm also mindful of the fact that even if someone moves into a property at the time that they take out the related mortgage, it is possible that at a later date they might move elsewhere, whilst retaining their loan at that same address.

Nationwide sent a letter to Mr H in July 2020 once he had moved into his home, to confirm details of his new mortgage. On the first page of that letter, under the heading "*You need to update your contact details*", it confirmed that it hadn't updated Mr H's address for any other Nationwide products that he held. It therefore asked that Mr H tell it about any contact details change. On balance, my view is that Nationwide appropriately informed Mr H that he would need to update his address details for his accounts not linked to his mortgage.

Mr H has said that he did update his address on Nationwide's banking app around the time of his 2020 house move. He has also highlighted the wording used on Nationwide's banking app. This showed Mr H's current address. Below that it stated that Nationwide might have more than one address for Mr H, and that "*(u)pdating your address here will update it across all your accounts*". I have carefully considered Mr H's comments regarding this matter. However, the record of contacts from Mr H to Nationwide around the time of the house move only shows an update to Mr H's phone number.

Overall my view is that there's insufficient evidence to show that Mr H did request for Nationwide to change his address record on all of his accounts when he moved home in 2020. As a result, the debit card sent to him in late 2022 was posted to his former address. As Mr H has said it is fortunate that members of his family still lived in his old address. However, with regard to its actions when sending the debit card, my view is that it has not been shown that Nationwide was at fault in issuing the card to the address that it did. Although I appreciate Mr H is likely to be disappointed with my findings, my conclusions are that Nationwide should not be required to pay Mr H compensation in relation to this matter.

### **My final decision**

My final decision is that I do not uphold this complaint, and I make no award.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 16 November 2023.

John Swain  
**Ombudsman**