

The complaint

Mrs L complains Nationwide Building Society incorrectly cancelled her credit card and have provided her with poor service since that happened.

What happened

On 27 January 2023 Mrs L called Nationwide to report she'd had her credit card stolen while she was on holiday. On 2 February 2023 Mrs L went to a branch of Nationwide to confirm her credit card had been stolen, and to order a new one.

While at the branch counter, the agent who served her first cancelled Mrs L's debit card in error but didn't tell her. Mrs L also says this agent was rude and spoke over her.

Mrs L says she then spoke to another agent in branch, who told her about the error in cancelling the debit card. The agent then also sorted out the fraudulent purchases on the stolen credit card and ordered a replacement. Mrs L says this took around 90 minutes in total.

On 15 February 2023 Nationwide replied to Mrs L's complaint. In this response, they said they'd read her complaint, the notes on the system and spoken to both branch staff and the credit card department. They said when Mrs L was being verified on the system, Mrs L's husband showed the agent his debit card, which meant the agent got confused about what card needed to be cancelled. The branch accepted they'd made a mistake, said sorry, and ordered a replacement debit card. Mrs L was then put on the phone with their credit card department. Nationwide said sorry for this, upheld her complaint, and paid £100 compensation.

In response, Mrs L said Nationwide hadn't addressed concerns she had about how long she'd been in branch. She was also unhappy they'd texted her husband twice about the complaint.

On 20 February 2023 Nationwide replied to Mrs L's complaint. In this response, they said they didn't address the timeframe as they were unaware – but can now see from the CCTV Mrs L and her husband entered the branch at 1.57pm and left around 3.40pm. They said the branch manager said sorry for the delay getting through to their fraud team, but they were very busy. They also said sorry for texting Mrs L's husband's mobile twice – and said they had to reply directly to her as she was the account holder. They paid Mrs L £25 for the distress caused, and said they'd credited it to her current account.

On 24 February 2023 Mrs L thanked Nationwide for confirming the amount of time she and her husband had spent in branch. But, her concerns hadn't been addressed in full, as she still had no replacement credit card now four weeks after she'd first told Nationwide. She was also unhappy that Nationwide's response was sent to her husband's email address, rather than hers – particularly given Nationwide said they could only send their response to her - and asked why that'd happened.

Ultimately unhappy with Nationwide's response Mrs L referred the matter to our service. In doing so, she made it clear she wanted the following addressed:

- Mrs L's shocking experience about the agent who cancelled Mrs L's credit card, along with the branch's refusal to put her complaint in writing and refusal to answer questions she asked in her email. She also says the person she was speaking to was the deputy branch manager, not the actual branch manager as Nationwide had suggested. Mrs L says she believes they attempted to cover up the true nature of her complaint.
- Nationwide's complaint handler never replied to her message on 24 February 2023.
- The sole reason for visiting the branch was to order a replacement credit card – and this still hasn't been received.

One of our Investigators considered things, but overall felt Nationwide had done enough to put things right, and Mrs L hadn't replied to a contact from Nationwide about receiving the replacement credit card.

Mrs L didn't accept this, she said the nature of her complaint hadn't been understood and found it surprising she was being blamed for the replacement credit card not arriving. So, the complaint 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.

From the information I have, when Mrs L went into branch she was originally served by the branch manager – and it's the branch manager who made the error of cancelling Mrs L's debit card.

That is disappointing, but mistakes can and do happen, so it's a question of how to put matters right. Initially, it seems this was the deputy branch manager contacting Mrs L to discuss the complaint and try and resolve things. It's clear this wasn't successful, so the deputy branch manager passed over Mrs L's concerns to the complaints team.

The complaints team have, without doubt, made several errors here as well. They've referred to the deputy branch manager as the branch manager, texted Mrs L's husband when they shouldn't have – and sent the response to Mrs L's husband's email address despite saying they'd only be able to send it to her. Why these things happened I can't say – as I said earlier, mistakes can and do happen.

All of this is disappointing, so I'll consider this in the wider context.

That wider context is that Mrs L went into branch simply to order a replacement credit card and sort out any fraud on her credit card that'd been stolen. This shouldn't have taken over the 90 minutes it did.

These are the elements of Mrs L's complaint I'll be upholding. The aspects I'm not upholding are that she's not yet had a replacement credit card, and that Nationwide haven't said sorry for what happened.

In respect of the credit card, it's clear from Mrs L's contacts to Nationwide she does still want one. The last contact though was 24 February 2023 from Mrs L to Nationwide. And their notes show they called Mrs L on 28 February 2023 to discuss some issues and get it

replaced. I presume they called her because they did need to speak to her before they could reissue the card. These are the same notes that confirm exactly what Mrs L told us about the original circumstances – that she had her credit card stolen on 27 January 2023 – so I've seen no reason to disbelieve these notes aren't an accurate reflection of what's happened.

Because of that, I think it's more likely than not Nationwide did try and speak to Mrs L and they still need to do so before they can reissue the card. I can only uphold the complaint, or elements of it, if I'm satisfied Nationwide made an error – and on this point I can't say I am. If Mrs L still wants a replacement card, I'd encourage her to contact Nationwide's credit card department.

Separately, I do think Nationwide have said sorry for their errors – and on multiple occasions including in their responses on 15 and 20 February 2023. I won't order them to do so again, as a forced apology isn't sincere.

Finally, I need to consider whether the compensation is fair. It is disappointing the amount of mistakes that have been made in Mrs L's case. I've no doubt it was incredibly frustrating when she was in branch, and that her questions haven't always been answered, but taking everything into account I'm satisfied the £125 Nationwide have already paid is fair.

My final decision

For the reasons I've explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 29 March 2024.

Jon Pearce
Ombudsman