

Nationwide Building Society

From: Adam Land
Senior Director, Remedies,
Business and Financial Analysis

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Breach of the Northern Ireland PCA Banking Market Investigation Order 2008, as amended in 2011 (the Order)

We are writing to you as Nationwide Building Society (Nationwide) has breached the Northern Ireland Personal Current Account Banking Market Investigation Order 2008 (as amended in 2011) ('the Order'). The breach concerns Nationwide's failure from 4 June 2018 to 13 June 2019 to supply some of its customers (around 120,000 accounts) with information on switching accounts in relation to Article 7(2); namely by failing to provide a copy of the Switching Leaflet required by that Article to its customers.

Nationwide reported to the CMA that the cause of the breach was that the Northern Ireland area code used for mailing to customers was incorporated into one larger regional code, resulting in the previous area code being removed. The team in Nationwide undertaking this activity were not aware that the area code acted as a trigger for the inclusion of the Switching Leaflet into the mailing for customers. The change in area code resulted in accounts opened in branch in Northern Ireland not receiving the leaflet. This affected around 120,000 customer accounts.

The CMA is very concerned about this breach as it follows a similar breach of the Order by Nationwide in 2017. In this 2017 breach, Nationwide informed the CMA that from January 2017 to May 2017 it failed to supply 79,396 customers with a) wording reminding customers that they can close the PCA and seek to obtain PCA services from a different bank; and b) a copy of the Switching Leaflet. The CMA published a [letter to Nationwide](#) about this breach in 2018.

In relation to this latest breach, the CMA notes that while the Order was revoked in June 2019, Nationwide has said that it will:

- include the Switching Leaflet with customers' Statement of Fees for notice Accounts with anniversaries of account opening between June and October; and

- include the Switching Leaflet in the Statement of Fees sweep-up mailing taking place throughout August 2019 for those customers for whom anniversaries of account opening are between November and May.

All relevant customers will therefore receive the Switching Leaflet, albeit later than intended.

This letter will be published on the CMA's website.

Yours sincerely

Adam Land

Senior Director, Remedies, Business and Financial Analysis

Adam.Land@cma.gov.uk