

## **The complaint**

Ms F has complained that Drydens Limited kept writing to the wrong address, so she was not kept up to date with her account.

## **What happened**

This complaint surrounds a credit card account which was sold to a new debt owner in 2013. The new debt owner asked Drydens to manage the account.

Ms F moved address. According to the debt owner's records, they gave Drydens the new address, but Drydens continued to write to Ms F's old address. Drydens also had post get returned, but they didn't trace the address or contact Ms F by other means for years.

When Drydens finally contacted Ms F using the correct details, she was shocked to find out that they'd stopped taking her payments in 2021, that her account was in trouble, and that she was under threat of legal action. Drydens admitted fault, apologised, and said they'd prevent this from happening again in future. But they didn't feel they were otherwise at fault.

Our investigator looked into things independently and upheld the complaint, recommending that Drydens pay Ms F £200 compensation. Drydens didn't agree, so the complaint's 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.

Drydens say their records don't go far back enough to show whether they received Ms F's updated address, so instead I've relied on the debt owner's records. According to the debt owner, they did update Drydens in January 2014, and Drydens failed to act on that update. Drydens also failed to act when they subsequently had their post returned. And Drydens have since admitted fault and apologised. I'm satisfied that Drydens got things wrong here.

Ms F was understandably shocked to find out about the status of her account, and to learn that she'd been missing key updates for about a decade. And she was understandably upset to be facing the prospect of legal action – even if that legal action didn't then go ahead – not least when she was in a vulnerable position and had agreed a payment plan based on what she could afford, which as far as she was aware she'd been paying along with her others.

So Drydens made a significant mistake over a very lengthy period, which caused Ms F some acute stress and upset when she found out. Taking into account the impact this had on Ms F along with our guidelines on compensation, I agree with our investigator that £200 would be fair to put that right.

**My final decision**

For the reasons I've explained, I uphold Ms F's complaint and direct Drydens Limited to pay her £200 compensation.

If Ms F accepts the final decision, Drydens Limited must pay her within 28 days of the date our service notifies them of the acceptance.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms F to accept or reject my decision before 15 January 2024.

Adam Charles  
**Ombudsman**