

The complaint

Miss K complains that Barclays Bank UK PLC (trading as Barclaycard) did not update her address when requested, causing correspondence to be sent to an incorrect address.

What happened

Miss K moved house in 2018, she says she told Barclays of her new address at this time. She then moved again in February 2020, and again says she made Barclays aware of this change.

In 2022 Miss K asked Barclays to look into a complaint about her credit card, when she didn't receive a final response as expected she discovered that the final response letter had been sent to the address she had lived at in 2018.

Miss K was concerned that her address hadn't been properly updated, and that other correspondence – potentially including private personal details – may have been sent to her old address. She raised a complaint about this with Barclays.

Barclays looked into what had happened, it said that Miss L's address had been updated in 2020, but that this updated address had not been transferred across to its complaints system, which is why the final response letter had been sent to the wrong address. It paid Miss K £100 to recognise any distress caused, and updated her address to the correct one across all its systems.

Miss K remained unhappy, she says that her address should have been changed in 2018 *and* in 2020, and is concerned that personal information may have been sent to her old addresses.

One of our Investigators looked into what had happened. They agreed that Barclays had made an error in updating Miss K's address in 2020, but said they could not see any evidence of a request to change the address in 2018. And overall, they were satisfied that the compensation Barclays had paid to Miss K was an appropriate resolution to this complaint.

Miss K remained unhappy, so her complaint has been passed to me.

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.

Having done so I've reached the same conclusion as our investigator and for the same reasons.

I appreciate that Miss K remembers updating her address in 2018, and I don't doubt that Miss K has given us her honest recollection of what happened. But without anything further to support what she has said, I think that it is more likely that Barclays notes from the time

accurately reflect what was discussed. And those notes do not show that any address update was requested.

When Miss K did update her address in 2020, it's clear that something went wrong, and Barclays has accepted that it did not ensure Miss K's address was updated across all systems. But while I don't doubt that the final response letter being sent to an incorrect address was worrying for Miss K, I've not seen any evidence to show that any other correspondence was sent to the wrong address. And Barclays has confirmed that it was only the complaints system where the address was not correctly updated, so I think it's unlikely that any account specific information such as statements was sent to the wrong address.

I acknowledge that Miss K did receive a survey from Barclays following her complaint which also quoted the incorrect postcode, but this was sent out around the same time as the final response letter, so the postcode was likely incorrect for the same reasons as set out above. I also appreciate that Miss K was told on the phone at this time that her address was correct, but that appears to be as a result of the staff member she spoke to not checking all the available systems. I don't consider this is evidence of a wider issue with the address that was recorded.

I understand that Miss K does not feel the compensation paid to her is adequate in the circumstances, but having thought carefully about all that has happened I'm satisfied that the £100 Barclays has already paid was a fair resolution to this complaint. Compensation can be so subjective, but with all I've seen I'm satisfied that the compensation paid by Barclays is in line with what I would have awarded, so I won't be asking it to do anything more.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 31 July 2023.

Sophie Mitchell
Ombudsman