

The complaint

Miss W complains NewDay Ltd trading as Aqua won't correct the mobile number it has on its system and dealt with her complaint poorly causing distress.

What happened

Miss W says Aqua offered her a pre-approved credit card which she applied for and was sent. She says she was told she'd need to download Aqua's app and activate her new card, but that she couldn't do this as Aqua had an incorrect mobile number on its system.

Miss W says she emailed Aqua and then wrote to Aqua asking it to correct the mobile number on its system. She says Aqua didn't initially respond, and when it did it said that she'd have to call. Miss W says she's unable to call Aqua and complained.

Aqua investigated Miss W's complaint and said that it had a process it needed to follow when updating a customer's details, and that it couldn't update them on the basis of a letter or an email. Aqua said Miss W would need to call. Miss W was very unhappy with Aqua's response and customer service and so complained to our service.

One of our investigators looked into Miss W's complaint and said that they didn't think Aqua had acted unfairly. Miss W was unhappy with our investigator's response saying that the customer service she'd received from Aqua was well below what she should expect as a customer. She was particularly unhappy that Aqua didn't initially reply to any of her emails or letters and when it did it made no mention of her inability to call. She asked for her complaint to be looked at by an ombudsman. So, that's what I've done.

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.

I can understand why Miss W is unhappy. Aqua sent her several emails offering her a pre-approved credit card, and after deleting the first three she decided to apply for the card as money was tight. Aqua then sent her a card, but she's been unable to use the card as the mobile phone number in Aqua's records is incorrect and she's been unable to change it. That's important because a code is sent to that number in order to activate the card and to use it on an ongoing basis.

I'm satisfied that the number on Aqua's records is the number that was given on the application for the card sent to Miss W. In the circumstances, I can understand why Aqua has to take care to make sure who it knows has asked for the number to be changed. I can see that Miss W has told Aqua she's unable to call. But on the facts of this particular case, I agree that Aqua didn't act unfairly saying that it needs to follow the process it has in place.

Miss W has told us that she deleted the first three emails Aqua sent her offering a pre-approved credit card. She's also told us that she ultimately decided to apply as money was tight. I've seen emails about Miss W not being able to activate the card, some of which say

that the card will have to sit in a drawer if nothing is done and others of which show how annoying this was. I can, in the circumstances, understand why this whole experience has been frustrating. However, I'm satisfied that Aqua investigated this complaint within the time it's allowed, and although it could have said more about what it had been told, I don't agree that it should have done more in this particular case.

I know that Miss W will be disappointed to hear this, and that she's also very unhappy that Aqua has now closed the card. But I don't think it would be fair to uphold this complaint as I don't think Aqua acted unfairly in this particular case.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 17 November 2022.

Nicolas Atkinson
Ombudsman