

The complaint

Miss S complains NewDay Ltd trading as Aqua didn't update her address when she requested it and that it handled her complaint poorly.

What happened

The details of this complaint are well known to both parties, so I won't repeat them here. Instead, I will focus on the reasons for my decision.

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.

Miss S has two credit card accounts with NewDay, and a complaint about each for NewDay not updating her address. This complaint is about the NewDay account branded as Aqua.

Miss S wrote to NewDay in late 2020 asking it to update her address. NewDay responded to Miss S by email explaining for security reasons she would need to update her details online or by phone. I find NewDay acted reasonably here as updating an address is a significant change and so security measures must ensure the change is authorised.

NewDay's records show no further contact from Miss S until a complaint was made in 2022 and Miss S hasn't said she made further attempts to update her address. It follows I'm not persuaded it was wrong for NewDay not to have updated her address, and I note it has since been updated.

The final response letter dated 16 February 2022 made an error in saying Miss S hadn't contacted NewDay to change her address when in fact she had. NewDay acknowledged this on Miss S' other complaint and our investigator found NewDay's offer of £25 compensation to be fair. Miss S considers NewDay should pay her £25 compensation for this complaint too. I'm not going to require NewDay to do so for the following key reasons:

- The compensation already provided by NewDay has already been considered by our service. This was in relation to the final response letter which only mentioned the other account, not the one in question.
- Things don't always go smoothly. And not every mistake warrants compensation. Here, I don't find NewDay saying Miss S hadn't requested an address change would have caused her sufficient detriment to justify a compensation award.
- In any case, complaint handling, which includes the content of a final response letter, isn't a 'regulated activity' (or ancillary to a regulated activity). This means it's not within my powers to make an award for any distress and inconvenience Miss S may have suffered as a result of the way NewDay handled her complaint.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 22 December 2022.

Marie Camenzuli
Ombudsman