

The complaint

Mr J complains that The Co-operative Bank Plc (Co-op) changed his address without his authority.

What happened

Mr J says that a credit card statement and an annual credit card statement was sent to his daughter's address, which was not a secure address. Mr J made a complaint to Co-op and when they hadn't responded he brought his complaint to our service.

Co-op offered Mr J £200 compensation for the error. They told us there was an error made by them when his daughter changed her address and the staff member had not followed their process correctly, which resulted in Mr J's address on his credit card and his other accounts being changed to his daughter's new address. They told us that his credit card address was updated on the system on 28 October 2022, when he rang them, but only his credit card account address was changed then and not his other accounts, which were changed when Mr J rang them back at a later date to check on his complaint.

Our investigator said he felt the £200 compensation was fair as this would have caused Mr J distress and inconvenience, but he said there's no evidence of any material impact and Co-op have resolved the initial error to prevent this issue from re-occurring. He said Co-op confirmed that their Data Protection Officer has been made aware of the error and it's been logged internally.

Mr J asked for an ombudsman to review his complaint. He felt the compensation offered was too low as he said his details were sent out twice to a different address than his. He said this caused him a lot of stress and he thought his identity had been stolen. Mr J also commented on Co-op's handling of his complaint.

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 must explain to Mr J that complaint handling by a business isn't a regulated activity and as such, the issues he's raised that relate directly to how Co-op have investigated his complaint, such as how long they take to issue a response does not come under my powers to consider. But Co-op have told our service that they had previously compensated Mr J £75 for closing his original complaint down in error (and failing to call him back).

I can sympathise with the situation that Mr J found himself in here. His address had been changed on his customer profile by error, and he only found this out by chance due to the address being changed to his daughter's new address which he says this wasn't a secure address. So I don't doubt that Mr J would be distressed by this. He was also inconvenienced by having to contact Co-op to change the address back to his own address.

Mr J rang Co-op after his October 2022 credit card statement had been sent to his

daughter's address. I've listened to this call and I'm satisfied that Co-op did change his address on his credit card account that day. But I also understand that Mr J's annual credit card statement got posted to his daughter's address also. While this may appear to Mr J that they didn't change his address on his credit card account correctly on 28 October 2022, I'm not persuaded by this, and I'll explain why.

Mr J's annual credit card statement covers the period from 22 October 2021-23 October 2022. So while this correspondence does not show a date it was sent, on the balance of probabilities, I would expect this to be sent from 24 October 2022. So I'm persuaded what happened here is this was sent to the incorrect address Co-op had on file at the time – and before Mr J contacted Co-op to let them know his address was incorrect. But due to the time the postal system took to deliver the annual credit card statement then this would have arrived after Mr J had rang Co-op to let them know about his correct address. Once this was posted to the address, it would be out of Co-op's control, so they wouldn't have been able to change the destination of this document once it was sent.

But while they changed his address on his credit card on 28 October 2022, they hadn't changed the address on the other accounts Mr J had within the wider Co-op group, which meant he had to ring them back again. Co-op have told us that the statements for the other accounts are sent online so these weren't physically sent out in the post. There were two items sent out in the post and these related to his Co-op credit card.

I've noted the strength of feeling that Mr J has about the impact this error had on him. He feels the £200 is too low based on the stress he had, and he was worried he was a victim of identity theft. Thankfully it appears that he wasn't a victim of identity theft and that it was human error which resulted in his address being changed. But this still caused him distress and inconvenience when post was sent to an address which wasn't his and he said his daughter had opened the post. Co-op have notified their Data Protection Officer about this, which is what I would expect them to do here. But the £200 is in line with what our service would have awarded if they did not uphold his complaint. So it follows Co-op should pay Mr J £200 for distress and inconvenience.

Putting things right

Our investigator suggested that Co-op pay Mr J £200 compensation for distress and inconvenience, which I think is reasonable in the circumstances.

My final decision

I uphold this complaint. The Co-operative Bank Plc should pay Mr J £200 compensation for distress and inconvenience.

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

Gregory Sloanes
Ombudsman