

The complaint

Mrs A complains that Bank of Scotland plc, trading as Halifax, didn't update her address details and sent statements to her old address. She would like more compensation than the £200 Halifax has paid, and the reassurance the correct address is now being used.

What happened

The details of this complaint are well known to both parties so I won't repeat them again here. Instead, I will focus on giving 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.

Having done so I have reached the following conclusions:-

- I do appreciate Mrs A's frustration – her bank statements have been going to her old address for some time. Halifax has already paid Mrs A a total of £200 compensation. Mrs A isn't happy with this as statements for one account are still going to her old address – understandably she wants this resolved. And she doesn't feel the £200 compensation paid is sufficient
- We have gone back to Halifax with the evidence Mrs A gave us to show statements for one account are still going to her old address. Halifax has explained that a correspondence address was still held in relation to one of Mrs A's accounts on an older system which caused the statement to be sent to the old address. It has asked us to pass on its apologies. Hopefully the issue should now be resolved.
- Halifax has also offered Mrs A an additional £150 compensation. We have put this offer to Mrs A but she doesn't feel its sufficient. She has told us she had to pay a considerable sum of money to the owner of her old house to get the statement she sent to us but she doesn't want to evidence this. She is also concerned about the risk of her personal data going astray but she hasn't evidenced any actual loss because of this. Finally, there has clearly been some inconvenience to Mrs A as this matter has taken some time to resolve
- I have considered very carefully all the points Mrs A has made but I think the offer Halifax has made is fair- in total it will have paid Mrs A £350. I don't doubt the inconvenience to Mrs A and I think that sum recognises that.
- But I can't award further compensation for mis use of her personal data as there is no evidence of this. Neither can I award compensation for costs Mrs A wont evidence. Mrs A has indicated she had to pay a considerable sum of money to retrieve the statement she sent to us. However, I am surprised she didn't have her post redirected to her new address when she moved house. Taking all the information I have into account I think an additional £150 compensation is fair.

My final decision

My final decision is that I uphold this complaint.

In full and final settlement Bank of Scotland plc, trading as Halifax, should pay Mrs A £150 compensation for distress and inconvenience caused by not correctly updating her address details.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 5 December 2023.

Bridget Makins
Ombudsman