

The complaint

Miss D and Mr D complain that Bank of Ireland (UK) Plc trading as the Post Office repeatedly sent correspondence to Mr D's former address despite assuring Miss D that its system would be changed so that all correspondence would go to Miss D's address. Whilst they are joint complainants as it is a joint account, I'll mostly only refer to Miss D throughout this decision.

What happened

Miss D initially complained to the Post Office in 2020/2021 that it was sending correspondence and statements to Mr D at his old address. The Post Office explained in 2021 that it had amended its records in 2020 but that part of its system still recognised Mr D's old address. Miss D was told that the records were now being amended and that going forward all correspondence had been diverted to Miss D's address. It paid her £100 for the inconvenience.

In June 2023 Miss D contacted Post Office to request a statement and pointed out that she had not had a statement since 2021. The Post Office wrote to her to ask that Mr D update his address and that it couldn't send a statement until this was done. Although it subsequently sent a statement and certificate of interest to Miss D but for some reason she didn't receive it, and it was returned. The Post Office subsequently explained that some automated correspondence would still go to Mr D's old address until he updated it and that it couldn't alter its systems in that respect.

On referral to the Financial Ombudsman Service our Investigator ultimately found that the Post Office had caused problems for Miss D in not explaining its position and promising her that all post would be diverted to her address. She also said that Miss D had been caused some anxiety by being told that an account had been opened and then closed in her name. She proposed that the Post Office pay Miss D £125 compensation.

The Post Office explained that the problem with the account was caused by Mr D as the first named account holder failing to update his registered address. It didn't consider that Miss D had been caused further distress and anxiety so questioned that it was appropriate for any more compensation to be paid.

The matter has been passed to me for an Ombudsman's consideration.

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 think the issue here is not what the Post Office should now be doing with its system to prevent correspondence going to Mr D's old address. Rather this concerns what it told Miss D about how it would resolve the problem. In 2021 it wrote to her and said:

"In view of this we are only able to ensure that all post is diverted to your address."

It is regrettable that you were under the impression this had been done and yet still correspondence appears to have been sent to an incorrect address. I can confirm that I have asked for all correspondence to be diverted directly to you again and I trust that going forward this will be the case."

This refers specifically to the fact that it had told her in 2020 that it would be doing this. Miss D says it had paid her £50 compensation in 2020.

I don't doubt that the Post Office was trying to help Miss D and that's its adviser thought that the problem could be resolved through its system. And Miss D didn't contact the Post Office again until June 2023.

Nevertheless the problem in this case was ultimately caused by Mr D having an old address on the system and failing to update it. Miss D was given the clear impression in 2020 and 2021 that the Post Office was resolving this by diverting all post to her address. If it had told her in 2021 that it couldn't do this without Mr D updating his address then she wouldn't have had to renew her complaint.

As regards Miss D not receiving automated statements, I believe that this is because automated letters are set to go to the first named account holder's address which of course is not valid. Nevertheless Miss D is able to ask for statements to be sent to her by post and I see that one was sent to her in June 2023 albeit not received. But it was sent to her correct address. Miss D is also able to check her statements online and whilst I know that she doesn't like going online nevertheless the ability to check statements is there and she has a code to access the system.

I understand that Miss D was caused some anxiety by the Post Office telling her that an old account had been opened and closed in her name. This was corrected in a phone conversation a week later. I appreciate that she was cause some distress by this.

As regards compensation, I should emphasise that I am not reviewing here the results of her complaints made in 2020 and 2021 as the final responses on those are clearly out of time for this service to look at. Nevertheless what was promised to her then didn't come about and as a result she had to make a new complaint. And I think that the proposal that the Post Office pay her £125 compensation is fair. Although Mr D is party to this complaint I do regard the compensation which will be paid to Miss D as fair and reasonable to resolve the complaint by both of them.

As regards any future problems with the account, Miss D has told us that she intends to close the account. As it would appear that the only way of resolving the problem would be for Mr D to update his address, if he's still declining to do that then I can't ask the Post Office to take any further action in that respect.

Putting things right

The Post Office should pay Miss D £125 compensation.

My final decision

I uphold the complaint and require Bank of Ireland (UK) Plc trading as The Post Office to provide the redress set out under "Putting things right" above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss D and Mr D to accept or reject my decision before 22 April 2024.

Ray Lawley
Ombudsman