

## **The complaint**

Mr A complains that Starling Bank Limited has sent previous complaint correspondence to his home address, rather than to where he stays currently.

## **What happened**

Mr A has made other complaints to Starling which the bank has responded to. The present complaint concerns the address to which these previous complaint responses were sent. Mr A complained that this was to his home address, not where he currently resides.

In its final response to Mr A's complaint, Starling said it reviewed each of his three previous complaints to ensure it issued its correspondence correctly. It said his first complaint was resolved by sending him an email with no physical letter. The second complaint was withdrawn by Mr A, and Starling said it sent an email confirming this to Mr A. Starling said it responded to Mr A's third complaint by letter addressed to where Mr A currently resides.

Starling said it is aware that Mr A doesn't have access to his personal address at this time and confirmed that it had not sent any correspondence there. Starling said its specialist support team does not have a direct dial number for customers to call. But it said the team had made a number of attempts to contact Mr A without success.

Mr A wasn't satisfied with this and referred his complaint to our service. Our investigator didn't recommend it be upheld. He said Starling confirmed that Mr A's preferred means of communication is by phone, but his personal circumstances made this difficult and so it was reasonable for Starling to use alternative methods as it had in response to his complaints.

The investigator said that for the current complaint, Mr A was sent notification of the outcome via the Starling app. The investigator said that no correspondence was sent to Mr A's personal address and so Starling hadn't done anything wrong.

Mr A wasn't happy with this response and requested an ombudsman review 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'm sorry to learn that Mr A didn't receive the final response communications from Starling to his complaints. I think he is aware of them all now. I've looked at Starling's handling of Mr A's complaints in terms of the means of communication and the address used to see if it has acted in accordance with his requests and treated him fairly.

Mr A has previously complained about the lack of a direct number for Starling's specialist support team that he can call. Mr A's wish for communications with Starling to be primarily by phone is very difficult for Starling to carry out due to Mr A's personal circumstances. However, I can see from Starling's records that it has made a number of attempts to call him, and attempted to make arrangements for a call, unfortunately these weren't successful.

From Starling's records it seems clear that Mr A's wish for correspondence not to be sent to his home address has been followed. Starling has set out how its final responses were sent in respect of Mr A's three complaints, namely the first two by PDF attachments to emails with no actual letter, and the third by letter addressed to Mr A where he currently resides.

I haven't found that Starling has made a mistake in its communications with Mr A, and it hasn't written to him at his home address. I realise Mr A may be disappointed by this decision, but I can't uphold his complaint.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 13 May 2024.

Andrew Fraser  
**Ombudsman**