

The complaint

Mr G has complained that Advanced Payment Solutions Limited, trading as Cashplus Bank ('Cashplus') didn't update his address or mobile number on his account. When he told them of this, and complained, he received no response.

What happened

Mr G has an account with Cashplus. Despite him advising it of his updated address and mobile number, it took no action, from August 2013. When he chased this up and complained, he didn't hear back either.

One of our investigators looked into what had happened. He thought Cashplus should pay Mr G £100 compensation for the poor customer service. He said this on the basis that he thought Mr G's details had, by then, been updated.

Unfortunately, this wasn't the case. Cashplus received the information it now explained it needed from Mr G on 1 December 2023. But it seems it did nothing to update its records until 20 February 2024. Further, his new card wasn't sent when requested in December 2023.

Our investigator recommended that Cashplus should pay Mr G a further £200 compensation, for the further errors. Cashplus thought this was excessive.

Mr G also remained unhappy, as he explained he still didn't have a functioning card or account access.

The complaint's now been passed to me.

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.

It seems to me that a lot has gone wrong. Cashplus has extended an account to Mr G, but then, to all intents and purposes, ignored his many attempts at contact, rendering the account useless. As of 17/18 April 2024, I understand that Cashplus has finally, after 8 months, issued a card to Mr G at the correct address. I appreciate that Cashplus wanted further information from Mr G before updating his details. But, it made no real attempt to request these, leaving Mr G in limbo. And, still didn't issue a card in a timely manner. Months have gone by between each interaction. Because of this, I agree that £300 compensation is reasonable. Further, if in fact Cashplus hasn't sent the new card, despite its assurances it has, it must do so now, to the correct address, by registered post.

Putting things right

To put things right, Cashplus must:

- pay Mr G a total of £300 compensation. It may deduct any of this compensation that

it's already paid; and

- issue a new card to Mr G, at the correct address, if it hasn't already. This must be done by registered post.

My final decision

To put things right, Advanced Payment Solutions Limited, trading as Cashplus Bank, must immediately take the actions set out above, in the section entitled 'Putting things right'.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 21 May 2024.

Elspeth Wood
Ombudsman