

## **The complaint**

Mr C complains Columbia Threadneedle Management Limited (“Columbia”) is refusing to let him access an account he holds with Columbia.

Mr C is represented in his complaint by a relative I’ll call Ms C. For simplicity I’ll refer below to Mr C when referring to things said or done by Mr C or done on his behalf by Ms C.

## **What happened**

Mr C says he is unable to access his Columbia account.

He has said Columbia refuses to reset his password online. He has said Columbia wants his address, but his address hasn’t changed. He says Columbia refuses to send a statement to his address, which hasn’t changed. He has said he has forgotten his account number and Columbia won’t tell him his account number. He has said he can’t send the address form Columbia wants without his account number.

Our investigator summarised matters relevant to the complaint. In brief summary:

- Columbia changed the address it held for Mr C in September 2022. This new address wasn’t the one being used in this complaint.
- In November 2022 Columbia sent two letters to the new address. The letters were returned to Columbia in June 2023 as ‘gone away’ (which means they were returned to the post office by someone at that address who said Mr C wasn’t living there).
- Columbia noted on Mr C’s account that it needed his current address details.
- Columbia says it needs copies of a document showing his name, like a passport, and a document showing his current address, like a bank statement. These copies need to be certified as genuine copies by someone holding a particular qualification or role or by the Post Office certification service. It also wants Mr C to set out in writing his address history from 2022 onwards.
- Columbia says to restore the online two factor authorisation it also needs a valid mobile phone number for Mr C.
- Columbia says it has received emails requesting Mr C’s address be changed to a new address – the address used for this complaint. But it says it hasn’t received the proofs of identity or address that it asked for.

In support of its position Columbia has sent copies of the letters it says it sent Mr C and copies of envelopes marked as having been returned, which it says it received back. Its reply to Mr C’s complaint was sent by email and detailed what it was, in terms of documents, that Columbia was asking him for.

Our investigator didn’t think Columbia was wrong to ask Mr C for proof of identity and proof

of address in the way it had. So, as our investigator didn't think Mr C had sent Columbia what it had asked for, he didn't think Columbia had been wrong to not let Mr C access the account in the way he had requested. To get access to the account, our investigator thought Mr C should send Columbia the information and documents it had asked for.

In reply, Mr C has said the mail that was returned has nothing to do with an online account. He has also said an address has nothing to do with an online account either. He has said he sent Columbia his address but it refused to change it. He has said he did send a history of his addresses, although this wasn't necessary. He has said his passport "*was verified ages ago*" and sent to Columbia "*ages ago*". He has also said that his verification was done "*years ago*". He has said Columbia isn't telling the truth and the "*phone works*" and he has sent everything by post.

To support his case Mr C has sent copies of negative reviews left online at a feedback website showing that other have had problems with Columbia.

Mr C also says he rejects the suggestion that he should send lots of sensitive information by post that can be stolen – and says Columbia then claims it never received it. He has said Columbia is deliberately making it hard for him to get his money and doesn't intend to ever return his money. He asks that Columbia provide an address he could go to in person rather than a postal address. He has also said Columbia's demands do not make sense.

As this complaint wasn't resolved informally, it has been passed to me to decide.

### **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've arrived at the same conclusions as our investigator and for the same reasons.

I'm satisfied that Columbia received post returned from the address it held for Mr C. So in my view it was reasonable for Columbia to seek to verify Mr C's address. I don't think that the sort of proof that Columbia has asked for is unreasonable or unfair to Mr C.

I've seen the form Mr C sent to Columbia to request his address be updated. I appreciate that he didn't fill in the account number because he had forgotten what it was. He also didn't fill in the National Insurance number, and instead wrote that this was irrelevant information. In any case, this form isn't all Columbia has asked for – it asked for certified proof of Mr C's address, such as a certified copy of a bank statement. I've seen nothing to suggest Mr C has posted this to Columbia like it has asked. Columbia was told the new address on the phone, but this isn't the same as having a certified copy of a document showing the new address.

Taking everything into account, Mr C hasn't sent or said anything that makes me think he posted Columbia certified copies of the documents Columbia asked him for. I don't overlook what he says about a passport being sent ages ago, but this isn't enough to make me think he sent Columbia what it has asked for. I don't agree with Mr C that Columbia is wrong to ask for the information to be posted and ought to allow him to bring it in person instead.

So I don't uphold Mr C's complaint.

My final decision represents the end of our service's involvement in this complaint, so we cannot discuss the merits of his case any further. I appreciate my conclusion will disappoint Mr C. I'm grateful to Mr C and his representative for the additional points they have sent us

and for the time they have spent replying to us during the course of this complaint.

**My final decision**

For the reasons I've given, I do not uphold this complaint.

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

Richard Sheridan  
**Ombudsman**