

The complaint

Mrs H is unhappy that Jaja Finance Ltd (“JFL”) didn’t update her address despite her making several attempts to update it.

What happened

Mrs H sent a letter to JFL asking them to update her address. Mrs H didn’t receive any response to her letter, and so sent a second letter. But this second letter also didn’t get any response from JFL. Mrs H also made several calls to JFL, but she was on hold for long periods of time on each occasion and couldn’t get through to them. Mrs H wasn’t happy about this, so she raised a complaint about the matter with this service.

Mrs H’s complaint was referred to JFL by this service. JFL updated Mrs H’s address and said they had no record of any contact from Mrs H before this service had contacted them.

One of our investigators looked at this complaint. But they felt it was most likely that JFL hadn’t received the letters that Mrs H had sent, and they felt that Mrs H could and reasonably should have contacted JFL via another channel, such as online chat. Mrs H didn’t accept the view of this complaint put forward by our investigator, so the matter was escalated to an ombudsman for a final 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.

Mrs H has said that she sent two letters to JFL requesting that her address be updated with them, but that she received no response from JFL to either letter. Conversely, JFL have said that they have no record of receiving any letter from Mrs H, or indeed any contact from Mrs H at all that requested an update of address. And because Mrs H sent the letters by standard mail, and not by recorded delivery, there is no evidence which disputes JFL’s claim that the letters that Mrs H sent weren’t received by them.

Mrs H has sent a picture of a book of stamps with stamps missing which she feels proves that she sent the letters to JFL. But I don’t agree, because those missing stamps could have been used on any item of post, and not necessarily on letters to JFL.

As such, I have two unverifiable claims here. The first claim is from Mrs H and is that she sent two letters to JFL. While the second claim is from JFL and is that they didn’t receive any letters from Mrs H. And I can see no reason to treat either of these claims any differently from the other claim.

As such, if I accept that Mrs H sent the two letters to JFL, then I feel that I also have to accept that JFL didn’t receive those letters. This non-receipt of the letters by JFL would be unfortunate. But I wouldn’t consider holding either a business or a customer accountable for the failure of a postal service to deliver a letter. And I don’t accept Mrs H’s argument that it’s most likely that JFL did receive the letters but didn’t record them or act upon them.

Mrs H has also said that she made several phone calls to JFL but that none of the calls were answered within a reasonable timeframe. Our investigator asked Mrs H to provide evidence of these calls, such as the call logs from her phone. But Mrs H hasn't provided these.

However, if I accept that Mrs H did make the calls, but terminated each call before it was answered because of long wait times, then this isn't something that would lead me to uphold this complaint in her favour. Rather, if updating her address with JFL was important, I would have reasonably expected Mrs H to have waited for her call to be answered, however long that might have taken.

I also feel that Mrs H could and reasonably should have contacted JFL via other channels. And I note that the contact page on JFL's website explains that online chat is the most effective means of communicating with them. As such, I would have expected Mrs H to have tried to have updated her address with JFL via this channel. But Mrs H didn't do this.

Finally, I note that when this service contacted JFL and referred Mrs H's complaint to them, that JFL updated Mrs H's address shortly afterwards. And I feel this confirms that JFL would most likely have updated Mrs H's address in a similar manner, had they received any request from Mrs H to do so.

All of which means that I don't feel that JFL have acted unfairly here as Mrs H contends. This is because I'm satisfied that JFL most likely didn't receive any letters from Mrs H asking to update her address. And because I feel that the onus was on Mrs H to have contacted JFL via either live chat or by waiting for a phone call she made to be answered so that she could request the update of address with them.

I realise this won't be the outcome Mrs H was wanting, but it follows from all the above that I won't be upholding this complaint against JFL or instructing them to take any further or alternative action. I trust that Mrs H will understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 25 February 2025.

Paul Cooper
Ombudsman