

The complaint

Mr H complains that Barclays Bank UK PLC trading as Barclaycard didn't update his address and sent correspondence to his old address. He's also unhappy that a payment made to his credit card didn't reflect at the credit reference agencies in a timely manner.

What happened

Mr H has a mortgage account and a credit card account with Halifax.

In November 2021 Mr H moved house and updated Barclays with his new address.

When Mr H logged into his online account, his new address was displayed as his primary address. The correspondence address was blank, which led Mr H to believe that his primary address was the only address on his record.

Mr H received a pop up message via the app each year asking him to confirm his address. Each time Mr H received the pop up, the only address shown was his current address.

In January 2025 Mr H ordered a new credit card via the app. When doing this, he discovered that Barclays intended to send the new card to his old address, despite his current address showing as his primary address.

Mr H complained to Barclays. He was concerned that correspondence relating to his current account, savings account and credit card account had been sent to his old address. Mr H also complained that he'd made a payment of £2000 to his credit card in November 2024 but it hadn't reflected at the credit reference agencies until January 2025.

Barclays didn't uphold the complaint. It said that when customers open a mortgage account, the system doesn't automatically use that address for other accounts and a separate request would need to be made to update the address on other accounts. Barclays said it couldn't see that Mr H had previously requested to change his address for the credit card account. It said that following a call with Mr H on 4 March 2025 it had updated his correspondence address for all of his accounts. Barclays confirmed that because Mr H's account preferences were set to online, no correspondence on his other accounts had been sent to his old address.

In relation to Mr H's credit card payment, Barclays said the data it sent to the credit reference agencies was extracted at the end of each month. It explained that the payment data in Mr H's case would have been extracted at the end of November 2024 and updated following month by the credit reference agencies. Barclays said it couldn't say why the credit reference agencies hadn't updated the data until mid-January 2025 and advised Mr H to raise this with the credit reference agencies directly.

Mr H remained unhappy and brought his complaint to this service.

Following the referral of the complaint to this service. Barclays made an offer to resolve the complaint. It acknowledged that the pop-up message requiring Mr H to confirm his address

details could've caused confusion as it wasn't clear that this pop-up message related to his mortgage account only. Barclays offered to pay compensation of £100 for the distress and inconvenience caused to Mr H.

Mr H didn't accept the offer, so our investigator looked into the complaint.

Our investigator thought the offer of compensation was fair and reasonable. In relation to Mr H's concerns about his address, the investigator said it wasn't unreasonable for Mr H to assume that his address was updated when he received the pop-up messages asking him to confirm his current address. The investigator said that although Barclays had now explained that the pop-up message was only in relation to the mortgage account, this had caused confusion and compensation was warranted. In relation to the credit file update the investigator said he hadn't identified any errors by Barclays.

Mr H didn't agree. He said that placing the responsibility on him to update his address on the other accounts was inconsistent with FCA principles and the fact that Barclays had no record of him requesting to update his address showed that they had inadequate internal controls.

Because Mr H didn't agree I've been asked to review the 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 know it will disappoint Mr H but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a particular point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Change of address

Mr H has told this service that he moved house in 2021 and that he updated his address with Barclays at the time. This service asked Mr H how he updated his address, and he said he couldn't recall exactly but he believed it would've been done online as this was how he administered his accounts.

This service asked Barclays whether it had a record of Mr H requesting to update his address in 2021. It provided its contact notes, chat notes and call notes, but I haven't been able to find any evidence of a request to update an address until very recently in February 2025.

Mr H believes that his address should've been updated when he took out his mortgage and confirmed his new address on his mortgage account. Barclays has explained that its system doesn't use a customer's mortgage address across all accounts automatically, as there may be reasons why this wouldn't be practical i.e. a customer may not go and live at the mortgaged property immediately or may not want their post going there yet. Barclays has said that changing or updating an address on other accounts needs to be done separately by the customer.

Mr H has said that his address on the app shows his current address and no other addresses. He also received pop up messages asking him to confirm his current address. He says that this led him to believe that his address had updated across all accounts.

I've reviewed the information regarding Mr H's credit card account. The address shown on his online credit card statements doesn't match his current address. So I think Mr H knew – or ought to have known – that his address on his credit card account hadn't been updated. Mr H has said that he didn't check his statements regularly but ultimately, it's a customer's responsibility to check statements and identify any discrepancies.

Having reviewed what's happened here, I agree with the investigator that the pop-up message which was sent to Mr H every year has caused confusion. Barclays has said that the pop-up message was only in relation to his mortgage account, but I haven't seen any evidence to persuade me that this was made clear. So I can see that a customer might reasonably believe that by confirming the address in the pop-up message, they were confirming their address for general purposes across all accounts.

I appreciate that Mr H has concerns that information about his accounts has been sent to his old address. In its final response letter Barclays was clear that because Mr H's preferences are set to online, nothing was sent to his old address. I haven't seen any evidence that statements or letters were sent to Mr H's old address so I can't conclude that there has been any security breach.

I understand Mr H's concerns about fraud, and I appreciate that he has paid for credit monitoring. But I don't think I can reasonably ask Barclays to reimburse Mr H for the costs of credit monitoring because there's no evidence that his account was compromised due to any error by Barclays.

I appreciate the time and effort Mr H has put into dealing with this complaint. However, although I can take distress and inconvenience into account in general terms, I can't award compensation based on an hourly rate in the way that Mr H has suggested. But I do accept that Mr H has been caused distress and inconvenience and that this warrants some compensation.

Credit file update

I've reviewed the account and I can see that Mr H made a payment of £2000 to the account on 5 November 2024.

Mr H has said that this wasn't reflected at the credit reference agencies until mid-January 2025. He believes that Barclays hadn't updated his data in a timely manner.

Barclays has said that it extracts data at the end of each month and sends it to the credit reference agencies. So Mr H's data should've updated at the credit reference agencies by mid-December.

I haven't seen any evidence to suggest that Barclays made an error or failed to update the data. Sometimes it can take the credit reference agencies a little longer to update data and it's possible that this is what happened here.

Because I don't have any evidence to show that Barclays made an error or treated Mr H unfairly in relation to the credit file update, I'm unable to uphold this aspect of the complaint.

Taking all the circumstances of the complaint into consideration, I'm satisfied that compensation should be paid for the distress and inconvenience caused in relation to the change of address. I don't think Barclays made an error by not updating the address as there's no evidence of a request to update. But I do think the pop up message caused confusion and could've been clearer.

On balance, I'm of the view that the compensation offered by Barclays is fair and reasonable.

Putting things right

To put things right, Barclays Bank UK Plc must pay compensation of £100 to Mr H.

My final decision

My final decision is that I uphold the complaint for the reasons I've explained. To put things right, Barclays Bank UK Plc must pay compensation of £100 to Mr H.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 6 August 2025.

Emma Davy
Ombudsman