

The complaint

Mr C complains that Lowell Portfolio I Ltd (Lowell) failed to update their system correctly with his address causing him problems when going through the automated identification verification (IVR) process.

What happened

Mr C let Lowell know his address had changed in August 2024. Lowell updated this on their systems. Mr C says he has still experienced problems with this when trying to use the IVR system when calling Lowell.

He has made previous complaints about this and other issues to Lowell. In one of their responses to him they included the following statement:

“If I have misunderstood your complaint or there is any additional information you would like me to consider, please don’t hesitate to contact me. You can call me on Freephone ...”

When Mr C tried to call the complaint handler, he was told they aren’t able to take calls.

Mr C raised complaints about both of these points, Lowell said their system was up to date but said they could have given him an answer about this sooner. They agreed the paragraph included in their final response letter was misleading and paid Mr C £100 for this. Mr C remained unhappy with this and brought the matter to our service.

Our investigator thought Lowell had done enough to put things right here and so didn’t uphold Mr C’s complaint. Mr C disagreed and said he felt the compensation should be increased. The matter has now 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.

I realise that I’ve summarised this complaint in less detail than the parties and I’ve done so using my own words. I’ve concentrated on what I consider to be the key issues. The rules that govern this service allow me to do so. If I’ve not reflected something that’s been said in this decision, it’s not because I didn’t see it, it’s because I didn’t deem it relevant to the crux of the complaint. This isn’t intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is.

The issue of Mr C’s address not being up to date on Lowell’s IVR system has been brought to this service previously and dealt with. Because of this my decision will only address the attempts Mr C has made to use the IVR system between Lowell’s answer to his last complaint on 20 January 2025 and him raising this one on 28 January 2025.

Lowell have provided evidence to show they updated their system with Mr C’s current address on 30 August 2024. Their IVR system relies on the information held in their main

system. Mr C has attempted to use the IVR system twice in the time I am considering. Both attempts were on the 28 January 2025. The first attempt was at 6:20pm and the incorrect door number was entered and verification failed, and the second attempt was three minutes later where the correct door number was entered, and Mr C was passed through to an agent.

Based on the evidence I have seen I'm satisfied that Lowell's IVR system is correct and up to date and so I won't be asking them to do anything differently in regard to this complaint point.

Turning to the wording in the final response letter Lowell sent to Mr C. There is no dispute from Lowell that it was misleading, and they offered £100 compensation for this, which in the circumstances seems reasonable and in line with what I'd expect. As such I won't be asking them to increase it.

I realise this isn't the outcome Mr C was hoping for, and it will likely be disappointing for him, but my decision ends what we – in trying to resolve his dispute with Lowell - can do for him.

My final decision

For the reasons set out above, my final decision is that 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 30 December 2025.

Amber Mortimer
Ombudsman