

The complaint

Mr E is unhappy with the service provided on the phone by Zempler Bank Limited ('ZBL'). And he says it failed to update his details when he asked, meaning letters about him were sent to the wrong address.

What happened

Around January 2025 Mr E called ZBL to change his details and request a new card on his credit card account. He wasn't happy with the service provided during the call and complained to ZBL.

ZBL issued a final response to the complaint around a month later. This addressed several different points.

The response said, in summary, that it was regrettable staff didn't locate his credit card account at the start of the call, but said Mr E had told staff the call was about a current account.

ZBL said Mr E asked for his address and mobile number to be updated and for a replacement card to be sent. It said Mr E was incorrectly told his address had been changed.

ZBL explained Mr E was told on the call it wasn't possible to update his mobile number as his account was in 'financial difficulties' status. But it explained the status of the account should not have prevented the phone number being updated.

ZBL said Mr E was told on the call that a new card couldn't be sent for 30 days after a change of address. But it explained when the account was in 'financial difficulties' status it couldn't issue a new card - and said it should've told Mr E this.

ZBL said in the response that it would update Mr E's address and phone number when he provided proof of ID and proof of address.

ZBL upheld the complaint in part and offered £50 to apologise.

Mr E remained unhappy and referred the complaint to our service. He said because ZBL wouldn't update his details, a letter had been sent to an incorrect address. He also said the issues had affected his mental health.

ZBL explained to our service that all correspondence had been sent to Mr E via email and online banking. It said it had not sent any post to the address Mr E told our service he was concerned about.

Our investigator issued a view and said, in summary, that he thought ZBL had provided Mr E with service below the level he might have expected in parts during the call. But he thought the offer ZBL already made was fair and reasonable to reflect this. He explained he didn't think ZBL had sent any post to Mr E.

Mr E said he disagreed with the investigator.

As Mr E remained unhappy, the complaint 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 think the offer ZBL has already made to put things right is fair and reasonable under the circumstances. I'll explain why.

ZBL has already accepted things should've gone better on the phone in parts. In summary, it has explained Mr E was told incorrect information on a number of topics. Given neither party disputes these issues, I don't intend to comment on them in detail other than to say I agree the service fell below what Mr E would have expected.

Mr E is unhappy ZBL didn't update his address and phone number during the call, and that it asked for further information before doing this. I should explain to Mr E that it is not my place to explain to ZBL what its security procedures should be. Instead, I've considered if it acted fairly and reasonably.

ZBL has explained that it asked Mr E to provide verification documents for security reasons before updating his details, as he had requested a replacement card at the same time as asking to change these. ZBL said it wanted to ensure it was Mr E making the request before actioning it. I've thought about this, and I can't see ZBL did anything wrong by asking Mr E for this information.

Mr E said because ZBL didn't update his details, letters about the account were sent to the wrong address. But ZBL explained no post was sent to Mr E. And it provided a log of contact with him. I can see correspondence appears to have been sent via email since the call took place. So, I don't think ZBL needs to take further action on this point.

In summary, I agree with ZBL and Mr E that the service he received on the phone fell short of expectations. But while it should have explained this fully at the time, I don't think it was unreasonable to ask Mr E to provide ID and proof of address under the specific circumstances here. And I can't see letters were sent to Mr E's prior address as he explained.

All of that being said, I think Mr E has suffered some distress and inconvenience. I think it must have been frustrating to get the service he did while on the call with ZBL. Thinking about this, I'm satisfied the £50 already offered by ZBL is fair and reasonable to reflect this.

My final decision

Zempler Bank Limited has already made an offer to pay £50 to settle the complaint. I think this offer is fair under the circumstances.

So, my decision is that Zempler Bank Limited should pay Mr E £50, if it hasn't already done this.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 15 October 2025.

John Bower
Ombudsman