

The complaint

Mr M complains Capital One (Europe) plc failed to update his address and recorded adverse information on his credit file.

What happened

The background to this complaint is well known to both parties, so I won't repeat it at length here. As a summary, holding a credit card account with Capital One, Mr M says he wrote to it in 2020 and 2021 to update his address but never received confirmation this had been amended or a statement balance.

Mr M wrote to Capital One again in October 2024, to ask for confirmation that his address had been updated and for a breakdown of his balance. Capital One wrote back to Mr M explaining the steps he would need to take to update his address. Mr M wrote to Capital One again in November 2024, asking that his address be updated, hearing nothing further he complained in January 2025.

Capital One issued a final response to Mr M in January 2025, to the email address it held. It explained it didn't have sufficient information to update Mr M's address and outlined how he could do this. Capital One also explained it hadn't received any payments towards his account since September 2024, so it was correct to share this information with the credit reference agencies (CRAs) and as a gesture of goodwill said it would refund £24 of late payment fees it had applied.

There was further correspondence between Mr M and Capital One, with his address being updated in March 2025.

Unhappy with Capital One's responses, Mr M referred his concerns to our Service. One of our Investigator's looked into what happened and didn't recommend Capital One do anything further. He said it was a customer's responsibility to ensure a lender holds the correct details for them and he didn't think Capital One was provided the necessary information to update Mr M's address until March 2025. In relation to the late payment markers, our Investigator said these were an accurate reflection of Mr M's payment history, so he didn't think Capital One had done anything wrong in recording these.

Mr M disagreed. He said Capital One had failed to respond to numerous requests to update his address, and because of this he didn't know what the balance on his account was and but for this he could have avoided missed payments, so Capital One should remove the reporting of these.

As the matter wasn't resolved, 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.

I've given consideration to the relevant rules and regulations applicable to this complaint and while I may not comment on everything (only what I consider is key) this is not meant as a discourtesy to either party, rather reflects the informal nature of our service.

Updated address

I've started by reviewing whether Capital One made any errors when Mr M asked it to update his address. Mr M has provided copies of letters he says he sent in 2020 and 2021, Capital One has checked its records and says it never received these.

Although the letters are correctly addressed, I can't say why Capital One didn't receive these, but from the evidence available, I'm satisfied Capital One wasn't aware of Mr M's new address until 2024. Even had Capital One received the letters in 2020 and 2021, I think it's likely to have required further information before it was able to amend Mr M's address for the same reasons as the 2024 letters which I'll consider below. In the letters, Mr M had also asked for a copy of these bank statements to his new address, so in not receiving these, I think Mr M could have also concluded his address hadn't been amended.

In October 2024, Mr M wrote to Capital One again, asking that his address be updated, alongside requesting a copy of his statements. Capital One wrote to Mr M's new address and explained it would need further information to update his address or send personal information to this address and set out how Mr M could do this.

It isn't for me to tell Capital One what its processes should be, such as how customers can update their personal details, as this is a decision Capital One like all financial firms is entitled to make. I can however consider whether I think Capital One was fair in how it implemented its policies.

In considering this, I think Capital One was reasonable in asking for further information before it would update Mr M's address. Like all firms, Capital One has an obligation to ensure it keeps its customers data secure, so I think was fair in saying it required more to be satisfied its genuine customer was asking to update their details.

Mr M has raised concerns Capital One didn't provide reasonable alternatives through which he could update his details. In its correspondence I can see Capital One explained it was possible to do this over the phone, through online banking or through downloading the app. I appreciate Mr M says he couldn't access his online banking as it was linked to an old email address, but I haven't seen anything to say it wasn't possible to explore the other options or that he wasn't able to contact Capital One in these ways. As a result, I think the options Capital One gave to update the address were reasonable.

Capital One then updated Mr M's address in March 2025 having received both parts of his driving licence. While this isn't one of the options Capital One gave as a way to update the address, I think it took a pragmatic approach to resolving the issue once confident the request had genuinely come from Mr M.

I've also reviewed Mr M's concerns that his letters weren't always responded to. I understand in his letter of 12 November 2024; Mr M explained alongside needing to update his address, he no longer had access to the email address Capital One held. It's unclear as to why, by Capital One didn't receive this letter until February 2025, so wasn't aware Mr M didn't have access to his emails until then.

So, I don't think Capital One was wrong to correspond with Mr M via one of the communication methods it held for him – email, until being aware he didn't have access to this, although I appreciate from Mr M's perspective he wasn't always receiving a response.

Based on the conclusions above, I think it was also reasonable that Capital One didn't send statements until his address had been updated, as it needed to ensure it was sending personal information to the correct address for Mr M.

Late payment markers

I've then gone on to consider Mr M's concerns that Capital One unfairly reported late payments to the CRAs, before he settled the account in January 2025. Part of Mr M's reasoning is that he considers Capital One delayed updating his address and providing an overview of his account – but for the reasons I've explained above, I don't think Capital One made an error on this point.

Capital One, like all lenders is expected to report an accurate reflection of an account to the CRAs. So, while I appreciate this answer will come as a disappointment to Mr M, in reviewing information it's recorded, I haven't found Capital One made an error. It received no payment towards the account between October and December 2024, when there was an outstanding balance, so was fair in informing the CRAs of this.

While I appreciate Mr M says he didn't have access to monthly statements as his account was registered to his old address, there were other ways it was possible to check an account balance, such as over the phone. So, knowing he wasn't receiving monthly statements, as Capital One hadn't received the necessary information to update his address, I think there were other ways for Mr M to check whether there was an outstanding balance on his credit card.

My understanding is Capital One also applied late payment fees during this period, which it was entitled to do in line with the terms and conditions of the agreement. Capital One reimbursed two payments totalling £24 as a gesture of goodwill, which is fair in the circumstances.

As I haven't found Capital One made an error in the information it passed to the CRAs, I won't be asking it to amend or remove the late payment markers.

Conclusion

In conclusion, I appreciate this answer will likely come as a disappointment to Mr M, I won't be asking Capital One to do anything further in resolution of this complaint.

While It took a number of months for his address to be updated, I don't think this was due to an error made by Capital One. And although I understand Mr M is unhappy with the information it's passed to the CRAs, as this is a fair reflection of his payment history, I'm not in a position to say Capital One must amend this.

My final decision

For the reasons I've explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 28 October 2025.

Christopher Convery
Ombudsman