

The complaint

Mr D complains that MBNA Limited ('MBNA') didn't act on his instruction to change his address on his credit card accounts.

Mr D wants MBNA to record his change of address, apologise and pay him compensation for his distress and inconvenience.

What happened

Mr D tried to change his address using his online account but was advised he'd need a smartphone to do this via MBNA's app. Mr D raised a complaint because he didn't use a smartphone, and he asked that MBNA act on his emailed instruction to change his address.

Mr D spoke with a complaints handler who advised Mr D would have to ring an 0345 number to change his address. Mr D rang the number but found the call handler to be incoherent. The call disconnected. When Mr D rang the complaints handler with his concerns, he was unhappy that she said Mr D would need to ring the 0345 number again.

MBNA sent Mr D a final response to his complaint. MBNA accepted there was poor service on the 0345 number, but repeated that Mr D would need to call this number again to change his address.

Mr D referred his complaint to the Financial Ombudsman Service and an investigator reviewed what had happened. He thought MBNA had acted fairly, and didn't recommend Mr D's complaint be upheld. Mr D disagreed, and sought an ombudsman's 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.

I've taken into account any relevant law and regulations, the regulator's rules, guidance and standards, codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

Having done so I think MBNA have treated Mr D fairly in these circumstances and so I am not upholding Mr D's complaint. I will explain why, though I broadly agree with our investigator.

I recognise Mr D didn't like the tone or attitude of the complaints handler he spoke to at MBNA. We don't consider complaints about complaints handling so I've focused on the support provided to Mr D when he tried to change his address.

The Financial Ombudsman Service doesn't have the power to make rules for financial businesses, in terms of directing that they should change their policies or procedures. That is the role of the regulator, the Financial Conduct Authority ('FCA'). I can't interfere with MBNA's process for verifying a change of address.

I would expect MBNA to support and enable Mr D to manage his account effectively by offering him alternative ways of making changes. I think it was fair for MBNA to provide Mr D with their 0345 number when he indicated he didn't use a smartphone.

I haven't listened to the call Mr D made to this number because I have no reason to doubt that there wasn't poor service. I've noted that MBNA's complaints handler listened to the call and agreed that poor service was provided as the call was disconnected. An apology was offered, which I think is reasonable.

Mr D's concerns went beyond the call disconnecting. He doubted the veracity of the call centre and was reluctant to use the 0345 number again. I accept it must have been frustrating to be advised to ring the number again. However, I think Mr D received assurance that the call centre was genuine as MBNA were later able to listen to the call. In those circumstances I don't consider it's unreasonable for MBNA to ask Mr D to call the 0345 number again, as an alternative to using their app.

MBNA told our investigator that Mr D could also change his address by post. I think it may have been helpful if MBNA's complaints handler had said this to Mr D on the phone or in their final response letter. I accept this information is on MBNA's website under the heading "If you don't use our app" but I don't think Mr D was aware of this at the time.

I am not persuaded this extra information would have resulted in Mr D changing his address, though. That's because Mr D told our service he'd prefer for MBNA to accept his written instructions via email. I understand this would be convenient to Mr D, but I don't think it's unreasonable for MBNA to specify the way in which they are prepared to accept an instruction for a change of address. MBNA have provided three ways Mr D can change his address with them, which I think is fair.

I acknowledge Mr D is unhappy that MBNA used his old address to send him a replacement card (which was redirected to him) whilst sending complaints correspondence to his new address. I think there is a distinction between complaints correspondence and account correspondence. Although I can understand Mr D's frustrations, I think it's reasonable that MBNA won't send account information to Mr D's new address until they have followed their usual process for verifying a new address. I don't criticise MBNA for requiring Mr D to pass a level of security before making such changes, given this protects Mr D's account and their business.

Mr D hasn't used his MBNA credit cards since this issue occurred, which I think reflects his unhappiness and disappointment in MBNA's service. Whilst I acknowledge Mr D's strength of feeling, I think MBNA have acted fairly towards him in the circumstances of his complaint. That's because MBNA apologised for the poor service Mr D received on the 0345 number, and offered him alternative ways to manage his account. This means I won't ask MBNA to take further action on this occasion.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 10 February 2026.

Clare Burgess-Cade
Ombudsman

