

## **The complaint**

Mr T complains that Barclays Bank UK PLC trading as Barclaycard haven't updated his address details despite several requests. He's also unhappy about the number of soft searches carried out on his credit file.

## **What happened**

Mr T took out a personal loan with Barclaycard in September 2004. On 19 September 2023 he wrote to the Personal Loans team at Barclaycard advising them of a change of address.

Mr T set up a postal redirection when he moved. He has received (via the redirection service) an annual statement for his personal loan dated 23 September 2023 and an arrears notice dated 24 March 2024. Both the statement and the arrears notice had been sent to his old address. Mr T hasn't received any further statements or notices since the arrears notice dated 24 March 2024.

Mr T wrote to the Personal Loans team at Barclaycard again on 2 April 2024. He enclosed a copy of his letter dated 18 September 2023 and asked them to update his address.

Mr T also wrote to the GDPR team at Barclaycard on 2 April 2024 and requested copies of the personal data that they held about him and a request to update his address.

Mr T then discovered that Barclaycard has carried out multiple soft searches on his credit file. He complained to Barclaycard.

Barclaycard issued a final response on 9 August 2024. It said it hadn't received the letter dated 19 September 2023. It said it was unable to update his address as the letters Mr T had sent didn't include certified Identification documents. Barclaycard said it had attempted to match Mr T's signature on the letters to the signature it held on its systems but said it didn't hold an up to date signature. Barclaycard said that as Mr T had indicated that he wasn't willing to visit a branch with his ID, he would need to send it to them so that they could update his address.

In relation to the soft searches, Barclaycard said it wasn't able to provide information on why these had been carried out but said it could be as a result of searches carried out on price comparison websites. Barclaycard said it was unable to remove soft searches but said they shouldn't have a negative impact on Mr T's credit file.

Mr T remained unhappy and brought his complaint to this service. He's unhappy that his address hasn't been updated and he's unhappy that despite searching his credit file Barclaycard refuses to acknowledge his current address and post statements and correspondence relating to his loan account to him there.

Our investigator didn't uphold the complaint. He said that Barclaycard had explained to Mr T that in order for his change of address to be actioned he would need to provide identification and verification documents either by post or by visiting a branch. In relation to the soft searches, the investigator said that Barclaycard had provide evidence to show that they

couldn't see the searches being carried out at their end, but they had suggested that they may be from price comparison websites and that they had now stopped appearing on Mr T's credit file.

Mr T didn't agree so 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 T, but I agree with the investigator's 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

It's not in dispute that Mr T has asked Barclaycard to update his address. Barclaycard has advised Mr T that in order to update his address, it requires him to provide identification and verification documents. These can either be provided by visiting a branch with them, or by sending a letter together with certified identification to the address provided by Barclaycard. Barclaycard has also provided Mr T with a link to a website page which provides a list of acceptable identification documents.

This service isn't able to ask Barclaycard to change its identification requirements. The requirements are in place to protect customers from potential fraud.

Barclaycard has explained that when it became aware that Mr T had moved it placed a "Gone Away" marker on his previous address to prevent post from being sent to the wrong address. Mr T requested for the marker to be removed, so post is continuing to be sent to his previous address until he completes the process for change of address by providing identification and verification documents as described above. If Mr T would like his post not to be sent to his previous address Barclaycard has confirmed that the "Gone Away" marker can be reapplied.

Mr T has said that he's already provided identification documents to the GDPR team. This isn't in dispute. However, Barclaycard has explained that the identification provided wasn't certified, and that in order to update a registered address, the identification and verification documents need to be certified.

### Soft searches

In relation to the soft searches that Mr T has seen on his credit file, Barclaycard has provided evidence to show that it isn't able to see soft search data, it can only see hard search data.

Whilst I understand Mr T's concern about the searches, I haven't seen anything to suggest that the searches are being instigated by Barclaycard. Barclaycard has been asked about the searches, and it has stated that it can't provide an explanation for them. It has suggested that the soft searches may be related to price comparison websites.

Although Mr T can see the soft searches, soft searches don't impact negatively on a credit

file, so Mr T shouldn't worry unnecessarily about the impact of the searches, I understand that the soft searches have now stopped and should drop off the credit file after 12 months.

I appreciate that the soft searches affect the way Mr T feels about Barclaycard. Based on the information I've reviewed, I haven't seen any evidence which causes me to think that Barclaycard has intended to cause Mr T upset or concern.

Mr T is correct that information about his loan account is still being sent to his old address. This is because he requested Barclaycard to remove the "Gone Away" marker. Given the sensitive nature of the information, I would recommend that Mr T asks Barclaycard to reinstate the marker.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 17 November 2025.

Emma Davy  
**Ombudsman**