

## **The complaint**

Mr R complains that Quidie Limited trading as Fernovo treated him unfairly and contrary to General Data Protection Regulation (GDPR) regulations by corresponding with him using an incorrect address. He experienced distress and inconvenience.

## **What happened**

Mr R had a loan with Quidie. In 2024 and 2025 correspondence was taking place between the parties. The letters in 2025 were important. Some were sent as hard copies and as the address was not fully complete they sat in the communal area of Mr R's residence.

After Mr R had complained, Quidie issued a final response letter dated 9 June 2025. It accepted that it had not done as well as it ought to have done and that Mr R would have experienced distress and inconvenience. Quidie initially made an offer of £100 to compensate Mr R. This was a goodwill offer. After the FRL, in correspondence with Mr R, this was increased to £250. The part about which Mr R disagreed was that Quidie was planning to offset it against an outstanding loan balance. On or around 7 July 2025 that outstanding loan dispute was resolved and so Mr R owed nothing to Quidie.

One of our investigators considered the complaint and thought that Quidie had done wrong by not applying Mr R's instructions to clarify the details of his address. Our investigator considered that £250 was a satisfactory compensation sum and that it needed to be paid to Mr R directly. Quidie agreed. Mr R disagreed. He considered that more compensation was due and listed his reasons why. The unresolved complaint was 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 read all that has passed between the parties. I do not set out all the issues again as both parties are familiar with them. Quidie has accepted that it did wrong and has accepted that the £250 compensation ought to be payable to Mr R directly. So, I need not deal with the substantive issue. I deal with each of Mr R's additional submissions in turn in the next paragraphs.

The Commissioner at the Information Commissioner's Office (ICO) decides on whether there have been GDPR breaches or that a firm's systems may not be satisfactory, not the Financial Ombudsman Service. What we can look at is any distress caused. Here that has been agreed by Quidie following our investigator's view, and the issue left to me to decide is the amount of compensation I consider fair and reasonable.

I've read what Mr R has said about Quidie's internal systems. I have no power to make any direction relating to Quidie's database.

Some of Mr R's concerns arise out of matters which could have occurred. One was the potential of having a default County Court Judgment (CCJ). Mr R can point out as part of his

data breach report to the ICO that the potential for harm was there. But I do not consider it fair or reasonable to make a money award against Quidie for events which did not happen. We are not a regulator. We do not make awards of a punitive nature. The rationale is to compensate for distress and inconvenience.

Defending the CCJ and the anxiety this may have caused Mr R relates to a different point completely – the CCJ proceedings. I understand that those were settled in July 2025.

There's absolutely no evidence to suggest that Quidie was deliberately mis-addressing the CCJ court documents to lead to a default judgment

Our decisions do not set precedents. Each complaint is considered on its own facts.

Looking at all the points raised by Mr R, I consider compensation of £250 for the distress and inconvenience arising from the misaddressed correspondence is fair and reasonable.

I have reviewed the Financial Ombudsman Service website points on compensation levels. And I consider this amount fair in all the circumstances including the point that Quidie's FRL in June 2025 plus the following correspondence evidences its attempt to resolve this complaint quickly. The time since then has been the complaint process.

I make no finding in relation to GDPR regulations, but I uphold the complaint in relation to the distress and inconvenience caused. I make a money award for £250.

### **My final decision**

My final decision is that I uphold the complaint and I direct that Quidie Limited trading as Fernovo pays to Mr R a money award of £250 to his nominated bank account within 28 days of this final decision being accepted by Mr R, if he accepts it.

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

Rachael Williams  
**Ombudsman**