

## The complaint

Mr Z complains that, because of mistakes by NewDay Ltd trading as Aqua (“NewDay”), he missed out on a balance transfer offer.

## What happened

Mr Z holds a credit card account with NewDay. In March, NewDay offered him a 0% interest promotion on balance transfers made to his account by 30 April. Towards the end of April, Mr Z tried to transfer a balance from an account he holds with a provider which I’ll call S. He made several attempts to do this, but the transfer was unsuccessful. He says that the error message said this was due to an address mismatch.

Around one year previously, Mr Z had changed the name of his house. He hadn’t updated either NewDay or S at the time. But he says this shouldn’t have affected the balance transfer because both businesses held the same address (with the old house name) when he attempted the transfer.

Mr Z spoke to NewDay on 24 April. He said that the only difference between the address held by NewDay and the address held by S was that NewDay included the county and S did not. The agent identified that the layout of the addresses was also different, which he thought could be significant. He changed the layout of Mr Z’s address on NewDay’s system, moving the street name to line 2. He said he didn’t know if he could remove the county and thought that could still be an issue. But, as he’d made a change to the layout, he suggested that Mr Z wait for that to show on the app and then try making the transfer again. He suggested that, if the transfer was still unsuccessful, Mr Z could contact S and ask it to add the county.

On 30 April, Mr Z called NewDay again as he was still unable to complete the balance transfer. NewDay identified that there was a block on Mr Z’s account which Mr Z had put in place himself. Mr Z confirmed that he had frozen his card but said he didn’t think this would stop the balance transfer, especially as he said he’d mentioned this on a previous call. The agent said that the freeze would stop all transactions, including the balance transfer. Mr Z removed the freeze during the call.

He then attempted the balance transfer again, whilst still on the call. It was unsuccessful. Mr Z read the error message to the agent; it said that the address on his account didn’t match the address on the card he was trying to transfer to. He told the agent that the addresses matched, but for the fact that NewDay included the county and S did not. The agent didn’t think that would make a difference but removed the county from NewDay’s record.

Mr Z attempted the transfer again but, again, it was unsuccessful. This time, he said the error message was that he’d tried to transfer a balance from a card that wasn’t in his name. And that he’d recently requested a transfer from the same card and needed to leave at least 30 days between transfers.

Ultimately, Mr Z wasn’t able to complete the balance transfer on 30 April, so he missed out on the 0% interest promotion. He wasn’t happy about that and raised a complaint. But

NewDay said there hadn't been any error on its part, so it didn't uphold the complaint. It explained that it receives address details from one of the credit reference agencies and, when an address is updated, it takes 24 hours for this to be reflected on the agency's records.

Mr Z remained unhappy about the situation and asked this service to look at the complaint. He said that, if NewDay had removed the county from his address record when he called on 24 April, the problem would have been resolved in time for him to complete the balance transfer within the offer period.

Our Investigator didn't think NewDay had done anything wrong. But Mr Z didn't agree and asked for the complaint to be reviewed by an Ombudsman.

### **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.

Where the evidence is incomplete or inconclusive, as some of it is here, I reach my decision on the balance of probabilities – that is, what I consider is most likely to have happened, in light of the evidence that is available and the wider surrounding circumstances.

NewDay says that it verifies balance transfers to ensure that any offers are taken by the correct person. Part of its policy is to check that the account holder's name and registered address match across both accounts. I think that's reasonable.

Mr Z says that there shouldn't have been any discrepancy because the address held by NewDay was the same as the address held by S but for the county, which NewDay could have changed earlier.

I find that, when Mr Z called NewDay on 24 April, both businesses held the same address for him. But they were not recorded in the same format and only one included the county. Both issues were discussed during the call that day. The agent changed the address format, which I think was reasonable. He didn't attempt to remove the county from the record as he didn't know if he could do that. And, having made one change already, he suggested that Mr Z wait for that to update and then try again. I think that was a reasonable suggestion. Mr Z was happy with this at the time and that was how the call was left; he didn't say there was any urgency to the situation. So, I don't think NewDay acted unfairly by not changing the county record on that occasion.

Mr Z's further attempts at making the transfer later that day were unsuccessful. I haven't seen anything which confirms the reason for this. But, from the information I have seen, I think there are a few possibilities. One is that the changes to the address format hadn't updated with the credit reference agency by this time, so there may still have been a mismatch even though Mr Z's NewDay account record had been updated. Another possibility is that the county record did need to be the same across both accounts. In addition, the electoral roll section of Mr Z's credit report shows that his registered address was different from the address held by NewDay on that date.

Mr Z has explained that he changed the name of his house around one year earlier. The credit report I've seen pre-dates the attempted balance transfers, so it doesn't help me in identifying any discrepancy between NewDay and S's records in April. But it does have a record of Mr Z's updated house name and confirms that he has been on the register at that address (with the new house name) from 2024. I think this could have had an impact here,

because NewDay wasn't aware of the new house name when Mr Z attempted the balance transfer on 24 April.

I haven't seen anything to suggest that Mr Z attempted the balance transfer between 24 April and 30 April. His attempts on 30 April were unsuccessful and he says this was due to an address mismatch again. I think there was a discrepancy with the addresses on this date. That's because I find that Mr Z's address was changed on S's records on 25 April to show his new house name. But the house name wasn't changed on NewDay's records until 30 April. I don't think this was due to an error by NewDay as I haven't seen anything to suggest that Mr Z told NewDay the new house name before 30 April.

This change would not have been reflected in the credit reference agency's records until the following day. So, when Mr Z attempted the transfer on 30 April, the addresses would not have been the same. I'm aware that Mr Z had not moved house; it was the same property, just a different name. But I think that is a significant change to the address record and I think it would have been flagged as a mismatch on NewDays' checks.

Mr Z called NewDay on 30 April, which was the last day of the offer. This was his first contact with NewDay since 24 April. During the call on 30 April, NewDay identified that Mr Z had frozen his card. From the evidence I've seen, I think the freeze had been in place since 23 April. Mr Z de-activated the freeze during this call. He says he received conflicting advice about whether the freeze would have prevented the balance transfer. I haven't seen anything conclusive about this. But I think it's likely the balance transfer would have failed even without the freeze. I say that because Mr Z's attempts were unsuccessful even after he unfroze the card. I think this was due to the address mismatch described above.

I note that the agent removed the county from Mr Z's address record during the call on 30 April. But I don't think this was enough to correct the mismatch in time before the promotion expired (even if the county was a factor which was causing the problem). That's because the change wouldn't have been reflected at the credit reference agency until the following day. I don't think NewDay is at fault for not making this change earlier.

In conclusion, I think that there was a discrepancy between the address held by NewDay and the address records held by S and the credit reference agency at each stage when Mr Z attempted the balance transfer. I don't think the discrepancy was due to any error by NewDay. And I think it's reasonable that NewDay declined to make the balance transfer in the circumstances. This was very frustrating for Mr Z; he missed out on the promotion and feels strongly that this was NewDay's fault. But I don't think NewDay did anything wrong here. I'm sorry to disappoint Mr Z, but I'm not going to ask NewDay to take any action.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Z to accept or reject my decision before 16 January 2026.

Katy Kidd  
**Ombudsman**