

The complaint

Mrs Y complains that Bank of Scotland plc trading as Halifax incorrectly updated the address associated with her accounts to that of her ex-partner, in 2016. She felt that because the address was changed, she was issued with a CCJ due to correspondence being misdirected.

What happened

In June 2025 Mrs Y was notified through her credit score app that a County Court Judgment (CCJ) for £1,500 had been registered against her name. She had heard nothing about this so she managed to get a copy of the CCJ, which was registered against an address she had never lived at. After contacting the solicitors noted on the CCJ, she was informed that they acted for C, a debt collection agency. C had purchased the debt from Halifax relating to an old account. She had been paying under an arrangement of £1 a month. But she didn't want the CCJ to spoil her credit record so she borrowed the money from a friend to pay it off.

C told Mrs Y it had obtained her address from a credit reporting agency (CRA) in 2024. When she spoke to Halifax, she discovered that in 2016 her ex-partner had contacted it to change his address. In error Halifax also changed Mrs Y's address, and though it informed her of this via her digital inbox, since she no longer held any active account with Halifax, she didn't become aware of it until she was notified of the CCJ. She's told us she had been in a coercive and abusive relationship with her ex-partner and she was very distressed to find out that he would have been made aware of the debt. This has affected her health as she suffers from a condition affected by anxiety. Her condition also means she struggles with things that are incorrect and out of order.

When she complained to Halifax Mrs Y was passed through several different complaints handlers and found she had to repeat her concerns several times. The lack of continuity contributed to delays in both the investigation and resolution of the complaint. It admitted that it was at fault and shouldn't have changed her address without obtaining her explicit instructions. It explained that as the address change happened after the debt was sold, it hadn't notified C of any new address. And that any statements would have been sent to her digital inbox.

Mrs Y believed that she wouldn't have received the CCJ if Halifax hadn't mistakenly changed her address so wanted it to pay the amount due of around £1,500. Halifax said it was unable to do that but did send her a cheque for £700 compensation. I understand Mrs Y hasn't cashed the cheque.

On referral to the Financial Ombudsman Service, our Investigator said the £700 compensation Halifax offered for this was fair, and they wouldn't be asking it to increase it. And that it wasn't at fault for the CCJ being issued.

Mrs Y didn't agree and the matter has been passed to me for further consideration.

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 contradictory, as some of it is here, I have to make my decision based on what I think is most likely to have happened. I have a duty to be impartial so I have to assess both parties' evidence fairly.

First of all, I do understand that this was distressing to Mrs Y. Halifax has admitted that it changed the address on what was a sole account without Mrs Y's authority. Although I understand this was a mistake rather than her former partner telling Halifax to do it. And, as any accounts were dormant it's unlikely that Mrs Y would have seen any communication about it in her digital inbox.

I understand the CCJ refers to a debt which was sold by Halifax to C in August 2012 and that C wrote to Mrs Y until it was informed that she was no longer living there. This was some time before the error in the change of address took place. I think there was a period of about a year after she moved before she updated her address with Halifax. And I think that was the reason C lost touch with Mrs Y. Halifax didn't have any contact with C, so the updated address wouldn't have been passed to C.

Halifax wasn't directly responsible for passing on the 2016 change of address to C, although it seems likely that this was the reason the CRA had the wrong address. I note C didn't seek Mrs Y's new address until 2024. I understand that Mrs Y was making token payments towards the debt of £1 a month. I don't know if C was happy with Mrs Y continuing to pay that. I have to say it seems unlikely as it's not mentioned in C's final response to Mrs Y and it decided to seek a CCJ notwithstanding those payments.

So I don't think that Halifax was responsible for the CCJ. And I haven't seen evidence that it sent any correspondence to the wrong address containing any personal information about Mrs Y. Also I don't think it's likely that the CRA would reveal any details about Mrs Y to her ex-partner – I've noted that the CCJ was registered under her former name so her present name wouldn't have been revealed.

Nevertheless I do understand that Mrs Y finding out her old account was registered against her ex-partner's address was traumatic for her and affected her health. She hasn't said that this has led to any further contact with him, and I can't award compensation for what might have happened but didn't. I note further that Halifax accepts that making the complaint didn't go very smoothly for her. Taking all those matters into account, I do think the £700 compensation paid was reasonable to reflect the seriousness of the matter. I understand Halifax sent a cheque for that amount, which I think should still be valid. If Mrs Y wants to accept that she can now pay it in.

I understand Halifax has notified the CRA of the change of address so hopefully this now shows on Mrs Y's record.

With regard to her issues with L, her current bank, as our Investigator has explained, although they are in the same banking group it is a different business so will have to be dealt with as a separate complaint.

Mrs Y has also mentioned the closing of an ISA in 2022. As this hasn't been raised with Halifax before, she will need to contact it about this.

My final decision

For reasons set out above, I won't require Bank of Scotland plc trading as Halifax to take any further action.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs Y to accept or reject my decision before 27 February 2026.

Ray Lawley
Ombudsman