

The complaint

Miss F is unhappy that Zopa Bank Limited won't update her contact details on her account.

What happened

Miss F contacted Zopa via online chat and asked for the phone number and email address details linked to her account to be updated. Zopa sent an email to Miss F asking her to provide documents to confirm her identity to Zopa's satisfaction. However, Zopa sent that email to Miss F's old email address, and didn't resend it to the correct email address until nearly two months later.

When Miss F received the email to her correct email address, she responded by explaining to Zopa that she had already sent them the documents they were requesting. But Zopa couldn't find the documents they required from Miss F and wouldn't update her account information without them. Miss F refused to resend the documents and raised a complaint.

Zopa responded to Miss F and apologised for the service errors she's experienced surrounding this matter and offered to pay compensation of £85 for any frustration or inconvenience Miss F may have experienced. But Zopa confirmed that they were unable to proceed with Miss F's request until she resent the documents that she'd explained that she had already sent. Miss F wasn't satisfied with Zopa's response, so she referred her complaint to this service.

One of our investigators looked at this complaint. But they felt the response that Zopa had issued to Miss F, including the apology, the offer of £85 compensation, and the requirement that Miss F resend the documents, already represented a fair outcome to what had happened. Miss F didn't agree, so the matter was escalated to an ombudsman for a final 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.

In her submissions to this service, Miss F has described the difficult personal circumstances that she's faced in recent times. Accordingly, I can appreciate how frustrating this ongoing experience must be for Miss F.

Miss F has also suggested that Zopa have confirmed to her that they have the documents that they continue to request from her. Notably, this point hasn't been confirmed by Zopa, who explain to this service that the reason they're asking Miss F for the documents is because they don't presently have them and because they need them to satisfy their account security measures.

Ultimately, as an impartial party, Zopa's position doesn't seem unreasonable. And, speaking generally, I would rarely consider it fair or reasonable to instruct a business to make changes to an account, such as updating contact details, when the security requirements of that

business haven't been met to the satisfaction of that business.

What I would consider in such circumstances is whether a complainant has been treated unfairly by having to take any additional actions they might need to take to meet the requirements of the business. But in this instance, it seems that all Zopa are asking Miss F to do is resend information she feels that she has already sent.

In consideration of the above, I feel that whether Miss F has already sent the documents to Zopa or not is largely irrelevant – the important point is that Zopa do not have record of the documents that they require from Miss F to satisfy their security requirements being received. And because of this, I feel it's reasonable for Zopa to ask Miss F to resend those documents, and to refuse to action her account until she does so.

In response to Miss F's complaint, Zopa have apologised to Miss F and offered her £85 compensation. That seems fair to me, and I feel that £85 does fairly compensate Miss F for the service errors she's experienced and for her having to resend the documents at Zopa's request.

Miss F has refused to resend those documents. That is, of course, her right. But given that I don't feel that it's unreasonable for Zopa to ask Miss F to resend the documents, and also that the act of resending the documents is not particularly difficult or onerous on Miss F, I also feel that any frustration or inconvenience that Miss F has incurred after Zopa have asked her to resend the documents should not be something that Zopa should be considered responsible for.

To reiterate, this is because I don't feel that Zopa's request is unreasonable, and because I feel that Miss F herself could and reasonably should have mitigated against the ongoing frustration that she's experienced here by simply resending the documents to Zopa.

All of which means that, while I will be upholding this complaint in Miss F's favour, I'll only be doing so to instruct Zopa to pay the £85 to Miss F that they've already offered to pay. And I won't be issuing any further instructions to Zopa beyond this.

I also confirm that I won't expect Zopa to update Miss F's account until such time as Miss F provides the documents to Zopa that I feel they've reasonably requested from her, and that I feel that the £85 that Zopa have offered to Miss F provides fair compensation for the trouble and frustration that Miss F has experienced here that I feel Zopa should fairly be considered accountable for. I hope that Miss F will understand, given what I've explained, why I've made the final decision that I have.

Putting things right

Zopa must pay £85 to Miss F.

My final decision

My final decision is that I uphold this complaint against Zopa Bank Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 16 February 2026.

Paul Cooper
Ombudsman