

## **The complaint**

Miss G complains that Zilch Technology Limited (Zilch) isn't able to update the email address linked to her account.

## **What happened**

Miss G has explained that the email address she used to open her Zilch account became blocked and she no longer had access to it. Miss G says she therefore changed the email linked to her account to a new email address. Miss G then had issues completing verification so contacted Zilch. Zilch explained it doesn't have the option to change the email address connected to an account. Zilch advised the only option would be for the old account to be closed and then a new one opened.

Miss G maintained that she had already updated the email address previously when she changed the name on her account. She added that the option Zilch had offered would still cause her issues in repaying the outstanding balance due on the old account if she wasn't able to log in and see what she owed and when that was due. Zilch acknowledged this and offered an alternative where its payments team would reach out and payment could be made via bank transfer. Miss G refused this and said unless she has access to her account, she won't pay. Given this a complaint was logged.

Zilch issued its response on 12 August 2025 and said it is working on resolving the issue where it's unable to change the email address on an account. Zilch did provide bank details so Miss G could make manual payments to keep her account up to date. Miss G remained unhappy and referred her complaint to the Financial Ombudsman Service. She explained she wasn't happy making manual payments as if the reference number was wrong her account may not be credited. Miss G also again said she would like to see what she owes and when payments are due.

One of our investigators considered the complaint and said that by not allowing a simple change to an email address on an account, Zilch wasn't supporting Miss G as per its obligations under Consumer Duty. The investigator acknowledged that our service can't force a business to change its systems so said if Miss G wanted to change the email address, she would need to open a new account as Zilch had advised. However, it was explained that any new credit searches in relation to this should be removed and Miss G should be afforded the same credit terms that she benefited from. In addition, the investigator recommended that Zilch pay £100 in compensation for the distress and inconvenience caused. Zilch responded and said it would be willing to offer £50.

As Zilch didn't agree to the £100 compensation, the complaint has been 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 would also like to point out I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific 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.

I can fully understand why Miss G wanted to update her email address, given she explained that she doesn't have access to the one originally used to open her Zilch account. I appreciate Zilch has said its systems currently don't allow this. So, the only other option is for the old account to be closed, and a new one opened under the new email address.

Ultimately, I can't force a business to change the way its systems operate. So, I agree with the investigator that Miss G should be able to open a new account without any negative impact to her credit file, and she should continue to benefit from the same terms she currently receives. Zilch didn't say it objected to this part of the investigator's view. And of course, the continuation of those credit terms would be subject to Zilch's ongoing internal checks. As it would've always been on the old account.

I believe Zilch is working on a fix to this issue that will mean email addresses can be amended. If that is an option in the near future, and Miss G accepts any wait time for that fix, then that will also be a reasonable resolution. But otherwise, I'm satisfied what I've detailed regarding what should take place with the opening of a new account would be fair in the circumstances.

It's clear here not being able to update the email address has caused Miss G distress and inconvenience. I do understand Zilch offered valid alternatives So Miss G could still make her repayments. It explained it can send a detailed copy of the upcoming repayments, and these will automatically be collected from debit card linked to the Zilch account. Or Miss G could pay by making manual bank transfers using the account details Zilch provided. But these are still more inconvenient than her being able to just log into her app and see all the details, which Miss G has consistently explained is important to her. This has also been ongoing for some time adding to the distress and inconvenience.

I can see that Zilch offered £50 in response to the investigator's recommendation it pay £100. Taking everything into consideration I believe the £100 to be fair and reasonable for impact this has had on Miss G.

### **Putting things right**

- Zilch should allow Miss G to open the new account without any detriment to her. This includes any negative impact on her credit file. And provide the same terms as she currently benefits from. Unless Zilch is able to offer the fix to the email address issue in a time frame that Miss G is happy to wait for).
- Pay £100 compensation for the distress and inconvenience caused.

### **My final decision**

I'm upholding Miss G's complaint. Zilch Technology Limited should put things right in the way I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 24 March 2026.

Paul Blower  
**Ombudsman**