

### **complaint**

Mr B complains that Vanquis Bank Limited wouldn't correct his address on its records. He says it wasn't complete because it didn't show the full road name.

### **our initial conclusions**

Our adjudicator didn't uphold the complaint. She said the bank didn't make a mistake in requiring Mr B to provide particular types of evidence from its approved list before agreeing to amend its records. Mr B was unable to provide the types of evidence requested because all the types of document the bank wanted would also show the incomplete address linked to the postcode for the address.

Mr B didn't agree as he provided other forms of evidence such as polling cards and information from HM Land Registry. He felt these should have been sufficient evidence for the bank to change its records to show the full road name for his address.

### **my final decision**

To decide what is fair and reasonable in this complaint, I have considered everything that Mr B and Vanquis have provided.

I can understand Mr B's frustration. He says that he provided evidence that showed the full road name for his address and this should've been enough for the bank to amend its records. But I don't think it was unreasonable for the bank to request the types of evidence it did and to refuse the evidence that was provided. Royal Mail has now changed the address that is linked to the postcode to show the full name of the road. This should mean Mr B won't have the same problems again in future.

I don't think the bank did anything wrong and so I don't uphold this complaint.

**Under the rules of the Financial Ombudsman Service, I am required to ask Mr B either to accept or reject my decision before 15 June 2015.**

***Colette Bewley***

*ombudsman at the Financial Ombudsman Service*

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

#### **ombudsman notes**

#### **what is a final decision?**

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

#### **what happens next?**

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.