

complaint

Ms D complains that NewDay Ltd sent statements to the wrong address and allowed her to build up arrears.

background

Ms D had a card with NewDay for some years. She stopped receiving statements in September 2016. In July 2017 she wrote to the business to ask for copy statements. It said she would have to pay a fee of £25 and it then released them. NewDay say that it received a call on 7 September 2016 from Ms D, or someone claiming to be her, who said she would be moving to her mother's address for two months.

Ms D said she didn't make the call. NewDay no longer have a recording of the call, but says callers have to pass a security process which it presumes the caller did satisfactorily. It apologised and paid Ms D £25 to cover the fee for replacement statements and £125 for the distress and inconvenience caused. It also wrote off the late payment fees and agreed to amend her credit reference file

The complaint was considered by one of our investigators who didn't recommend it be upheld. He said he couldn't establish what had happened regarding the call, but he thought NewDay's response was fair and reasonable. Its records showed a call had been received and the caller provided a new address. He was satisfied that NewDay would have asked the caller security questions in accordance with its standard procedures. Therefore he couldn't say NewDay had done anything wrong.

Ms D said she thought there may be transactions which weren't hers. The investigator said she should raise these with NewDay and if they were unable to resolve the matter she could bring a second complaint. Ms D asked that the case be referred to an ombudsman.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I think there is little I can add to what the investigator has already said in his opinion letter. There isn't sufficient information to gain a better understanding of what happened when the call was made to NewDay. It isn't required to keep call recordings from the summer of 2017 and without that I fear the matter will remain a mystery.

However, I consider NewDay's response has been fair and reasonable. Ms D has been recompensed for all charges she incurred and has received £125 compensation for the trouble and upset she experienced. I don't believe there is anything more it need do. If Ms D discovers any transactions which are not hers she should let NewDay know and if they cannot resolve these Ms D can bring the matter to this service.

my final decision

My final decision is that I do not uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Ms D to accept or reject my decision before 5 April 2018.

Ivor Graham
ombudsman