

complaint

Mr and Mrs B are complaining about The Co-operative Bank Plc (trading as Britannia) because it changed their main correspondence address and sent information about their account to a third party.

background

In 2016, Mr and Mrs B had problems reinvesting the proceeds of their deposit bond when it matured. It seems that in an effort to prevent similar problems in the future, Mr B wrote to Britannia on 17 August 2016 with the following request:

Please could you add my daughter's address to communication addresses in case of future issues when we are away (as more often than not we are in XXXX looking after grandchildren).

Britannia responded on 24 August 2016, saying:

I can also confirm we've added a correspondence address to your file for

When another bond matured in 2017, Britannia sent correspondence to the address of Mr and Mrs B's daughter rather than their own. Mr B pointed out the correspondence referred to a large amount of money and said he was very annoyed by this.

In defence of the complaint, Britannia has said that it can record different living and correspondence addresses on its system, but it will only pick one address to send post to. Because the address of Mr and Mrs B's daughter was recorded on as the correspondence address, this was where it wrote to.

I previously issued my provisional decision explaining why I thought this complaint should be upheld and Britannia should put things right. An extract is attached. Both Britannia and Mr and Mrs B contacted us to say they accepted my conclusions.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. As neither party had anything to add to my provisional decision, my conclusions haven't changed.

Britannia has told us its systems still have the address of Mr and Mrs B's daughter as a contact address for them. If that's not right, they should contact Britannia to make sure its systems are updated to avoid a repeat of this situation in the future. As I said in my provisional decision, they can contact Britannia directly on 0800 132 304 if needed.

my final decision

My final decision is that I uphold this complaint. Subject to Mr and Mrs B accepting my decision, I order The Co-operative Bank Plc to pay them compensation of £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs B to accept or reject my decision before 16 March 2018.

Jim Biles
ombudsman

extract from provisional decision:

my provisional findings

In his letter of 17 August, Mr B asked Britannia to record his daughter's address as an alternative address for use while he was staying there. While he did say he and Mrs B are at their daughter's more often than not, he didn't ask for this to become the main correspondence address.

In response, Britannia simply said it had added the address as a "*correspondence address*". It didn't say this would become the main address it would write to going forward and I don't think this is what Mr B asked for.

I note Britannia's comments about the limitations of its system, but Mr B didn't know this. He simply asked for an alternative address to be recorded and the response he received appeared to confirm that's what had happened. If system limitations meant it couldn't do this without changing the main correspondence address, I think Britannia should have contacted Mr B at the time to explain and confirm whether he wanted it updated in that way. If it had done so, I think the problems that occurred later would have been avoided.

In summary, I don't think Britannia should have changed the main correspondence address for Mr and Mrs B without being asked to or confirming that's what it had done. If there was any confusion about the original instruction or reason why this couldn't be followed exactly, it should have contacted Mr B so he could decide how to proceed.

putting things right

We don't usually make awards for the normal costs associated with making a complaint, including time, postage and telephone calls. I've also seen nothing to suggest Mr and Mrs B have been financially disadvantaged because information about their account was sent to their daughter's address. Nevertheless, this issue does seem to have caused them some trouble and upset and I think they should be compensated for that.

In deciding how much compensation to award for Mr and Mrs B's trouble and upset I've considered the impact of Britannia's error upon them. As I've said above there's no suggestion they've lost any money and I'm also conscious correspondence was sent to a close family member rather than a stranger. Taking everything into account, I think compensation should be modest and that £100 is fair and reasonable in the circumstances.

Going forward, it's not clear whether Britannia has updated its records with Mr and Mrs B's preferred contact address because Mr B seems to have been reluctant to put a request in writing. If its systems haven't been updated, Britannia has told us it's changed its process so it can make the necessary arrangements over the telephone. Mr and Mrs B can contact Britannia directly on 0800 132 304 if any changes need to be made.

my provisional decision

My provisional decision is that I currently intend to uphold this complaint. I currently think The Co-operative Bank Plc should pay Mr and Mrs B compensation of £100.