

## **complaint**

Mr M is unhappy with the length of time it's taken Vanquis Bank Limited to update his address and send him a new card to replace the one he lost. Mr M feels he has been unable to keep track of his account and worries that his account information is being sent to the incorrect address.

## **background**

Mr M called Vanquis in August 2016 to ask for a replacement card as he could not find his card. Three days later he contacted Vanquis again to say he had found the first card and he would like this to be activated. During this call he told the bank that he had recently changed address. As a card had been sent out after his first call, the bank needed to do some extra checks on this information.

Six days after the first call Vanquis wrote to Mr M saying that they couldn't update his address information and needed proof of his new address. They gave him a list of documents they could accept as proof of address. Mr M didn't reply to the letter.

Mr M feels he hasn't been given a reasonable explanation for why his address wasn't updated on the call he made in August. He says Vanquis also failed to call him back as promised and feels they haven't kept him informed. Mr M believes there is a credit balance on his account which he feels he's being denied access to.

The adjudicator didn't uphold Mr M's complaint. He felt that the evidence didn't show Vanquis had treated Mr M unfairly as they had correctly followed their procedures in this case. Mr M thought this was the wrong decision.

## **my findings**

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

The Adjudicator who investigated this complaint listened to the two calls Mr M made to Vanquis Bank. During the second call Mr M told the bank he'd recently changed address. When he rang Vanquis three days earlier to ask for a replacement card he didn't say his address had changed. The bank wrote to Mr M to say they couldn't update his address and he was asked to provide proof of his new address. This letter was sent to the new address Mr M had given the bank but he didn't reply.

The address Mr M has given to us is different to both the addresses he gave the bank and it appears to me that he didn't give Vanquis his correct address. This could have been simply a mistake by Mr M but the addresses are quite different.

Vanquis were right to check on the new address details because Mr M didn't say in his first call he had changed address. When he called again 3 days later he said he had moved recently and I would've expected him to tell the bank this when he asked them to send him a new card.

Mr M's delay in telling the bank he had changed address caused the card to go to the wrong address. By not providing Vanquis with proof of his address Mr M prevented the bank doing the checks needed for security reasons and so they could not issue a new card or PIN.

I agree with the Adjudicator the bank has followed their internal process for changing an address when a new card has been ordered. In that respect, Mr M wasn't treated unfairly.

**my final decision**

My final decision is that I can't uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 3 May 2017.

Margaret Hughes  
**ombudsman**