

complaint

Mr S complains that National Westminster Bank Plc continued to send post for his ex-partner to his current address despite him asking them not to. Debt agencies who worked with NatWest also used his current address for his ex-partner.

Mr S said that this has caused problems with his current partner. He wants NatWest and the debt agencies to stop sending post for his ex-partner to him. He also wants compensation for the distress and inconvenience caused to him by NatWest's mistake.

background

Mr S says that he split up with his ex-partner around 12 years ago. He had a joint loan with her. He says that he has been paying this off but that she hasn't made any contributions towards it.

Mr S says that for around several years, when he changes his address, he tells NatWest. It seems that they then also change the address for his ex-partner to his new address. This results in NatWest and the debt agencies that they work with sending post for his ex-partner to Mr S's new address.

Mr S says that he has complained to NatWest at least four times about this.

Mr S raised a complaint towards the start of 2018 as he was getting post for his ex-partner at his address. This address was his current partner's address. Having his ex-partner's post being delivered here was putting a strain on his relationship. Mr S says he was getting to the post before his partner so that he could hide any letters for his ex-partner. He says he didn't enjoy having to be deceitful.

In February 2018, NatWest told him that they would try to trace his ex-partner's address so that they could send her post to her. They said that they couldn't promise that this would happen, but that they would try. They paid Mr S £100 compensation for the distress and inconvenience caused to him. They also paid him £25 for poor service.

Mr S hoped that the matter had been resolved but, in October 2018, he started to receive post from NatWest and debt agencies, again, addressed to his ex-partner.

NatWest found that they had updated Mr S's ex-partner's address to his address incorrectly in September 2018.

Mr S brought his complaint to us.

He says he also started to get calls from debt agencies for his ex-partner. Our investigator found that NatWest had sent Mr S's ex-partner's post to his current address. This post was not only for the joint loan that Mr S held with his ex-partner, but also for a loan in her sole name.

NatWest agreed to change the address for his ex-partner back to a previous address that they held for her. They also said that they would tell the debt agencies of this change of address.

The investigator also thought that NatWest should pay Mr S a further £150 for the distress and inconvenience caused to him.

Mr S wasn't happy with this outcome. He didn't believe that NatWest would stop sending his ex-partner's post to him. He thought that the only way to deal with this was to legally remove his name from the loan and pursue his ex-partner for the balance.

Our investigator explained that he couldn't ask NatWest to do this.

Mr S then asked for compensation of £1,500 instead of £150. Our investigator didn't agree so the complaint has now come to me.

Since then, Mr S has received post for his ex-partner from one of the debt agencies that NatWest use.

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'm afraid that Mr S won't be happy with my decision. I think that £150 compensation is fair and reasonable in the circumstances. I will explain why.

I do sympathise with Mr S having gone through the same thing with NatWest a number of times. But I also think that NatWest is trying to put things right. Because of time limits that apply to this complaint, I can only look at what has happened since February 2018.

At this point, NatWest said that they would try to trace Mr S's ex-partner's address but that there was no guarantee that they could do this.

When Mr S started to get post for his ex-partner again in October 2018, I do think that it was NatWest's fault as they had incorrectly changed the address for his ex-partner to Mr S's current address.

I think that £150 compensation is fair and reasonable for the mistake that NatWest made in changing the address. The Financial Ombudsman Service isn't here to punish a business. We try to reach a fair and reasonable outcome in the complaints that we look at.

NatWest has agreed that they will change Mr S's ex-partner's address to one that they previously held for her. I believe that this will be done.

I note that Mr S has received a further letter addressed to his ex-partner at his current address recently from a debt agency used by NatWest. I accept that NatWest has told the debt agencies of the ex-partner's change of address. But, they can't force the debt agencies not to use Mr S's address. So, I think that Mr S will have to complain to these debt agencies if they continue to use his address for his ex-partner.

I'm sorry that this isn't the outcome that Mr S wanted. I hope that I have clearly explained my reasons why I think that it is the right decision.

my final decision

For the reasons given above, I require National Westminster Bank Plc:

- to pay £150 compensation to Mr S, and
- to ensure that the address for Mr S's ex-partner is changed to the previous address that they hold for her, and
- to inform the debt agencies that they use of the change of address for Mr S's ex-partner.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 1 September 2019.

Rita Parmar
ombudsman