

complaint

Ms M complains that NewDay Cards Ltd sent her incorrect information in a letter, failed to pay her the compensation it promised and initially misfiled her complaint.

She has received an apology and an offer of £75 but she does not consider this goes far enough.

our initial conclusions

Our adjudicator did not recommend that the complaint should be upheld. He could well understand why Ms M would have been concerned when she got the letter. There was no doubt the information it contained was inaccurate and would reasonably have concerned her. Further he took on board that NewDay had made matters worse by offering - but then not paying - £10 compensation. Further he said NewDay had then made another mistake in setting up the complaint as a complaint about payment protection insurance ("PPI").

That said, he pointed out that NewDay had now both apologised and offered appropriate compensation. It followed he did not conclude it was fair to ask it to do anything more.

NewDay accepted this recommendation. Ms M did not. In summary, she said, she had been sent another customer's account details. She had had no adequate explanation about why her complaint was initially filed as PPI complaint. Further, she explained the compensation offered was not adequate, given that the letter had caused her worry, made her late for her work and NewDay had been hard to reach.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

It's understandable that Ms M became alarmed when she received the letter from NewDay. It's clear that the letter contained worrying information. I can see she lost no time in trying to contact NewDay to find out what was going on. Her sense of worry must have been made worse because she had to track down NewDay. And when she finally did she was left hanging on the phone for a long while as it tried to work out what had gone on.

I also acknowledge that for peace of mind's sake Ms M wants an explanation for why the letter sending incorrect information was sent in the first place. And why the complaint was initially dealt with incorrectly. The reasons for the mistakes appear to be an accounting error and human error. That said I have nothing to suggest that Ms M was sent another's customer's information.

NewDay should not have made these mistakes. But it apologised put the mistakes right, explained what happened and it has offered what I consider to be appropriate compensation £75. In the circumstances I cannot fairly ask it to pay anything more.

Ms M may now want to reconsider if she wants to accept this offer - although it appears that NewDay may already have credited her account with this amount in any event.

my final decision

My final decision is that I do not uphold this complaint.

Joyce Gordon
ombudsman