

## **The complaint**

Mr W complains that Glow Financial Services Limited (“Glow”), trading as Samsung Finance were unreasonable to ask for proof of address.

## **What happened**

Mr W contacted Glow and asked them to change his address. They said they couldn’t do that without documentation to demonstrate he had moved. They said that a utility bill, council tax bill, or bank statement would meet their requirements.

Mr W thought that was unreasonable. He said Glow were, therefore, in breach of data protection legislation as they were holding inaccurate information about him.

Our investigator didn’t think there was cause to uphold the complaint, but Mr W disagreed.

The complaint has, therefore, been passed to me, an ombudsman, for a final decision.

## **What I’ve decided – and why**

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

I know it will disappoint Mr W but I don’t think Glow have done anything wrong here.

Glow have explained that the reason they ask for proof of address is to protect consumers from fraud. That seems a sensible and not unreasonable practice.

Mr W says that until his address is updated they are holding inaccurate information about him. But the reason that information is inaccurate is because he’s not provided the business with the information it needs to validate his new address. So I don’t think it would be fair to hold Glow responsible for that inaccuracy.

Glow have explained that Mr W will need to provide one of the three documents I have listed in the background to this complaint. I’ve not seen anything to corroborate his assertion that they want documentation to show a link between his old and new address but even if I had, it’s not for this Service to interfere with a business’s procedures. I am not, therefore, asking Glow to take any further action.

## **My final decision**

For the reasons I’ve given above, I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr W to accept or reject my decision before 1 October 2024.

Phillip McMahon  
**Ombudsman**

