

## **The complaint**

Ms M complains that TSB Bank plc did not update her credit file and was late in sending her a letter which confirmed this.

## **What happened**

Ms M says that she contacted TSB on 28 January 2022 to say that her TSB credit card was showing incorrectly on her credit file. She says TSB said it would send her a letter within five working days to confirm that the account had been closed in November 2021, with a zero balance, and that it would also contact credit reference agencies. Ms M says she accepted a £25 goodwill offer at the time, but still had not received the letter by 14 February 2022. Ms M says the delay was affecting her application for a role in the banking sector and requested her complaint to be re-opened. Ms M says that when she received the letter on 17 February 2022, it did not include the promised information and her complaint remained unresolved.

Ms M says that although her credit file has now been amended the delays meant she was unable to take up the original role and is now on a much-reduced income.

TSB says there is no evidence that it made an error with the credit report data.

Our investigator recommended the complaint should be upheld. She found that Ms M was caused further embarrassment and stress by the delay in receiving the letter and should be compensated with a further £75 for this.

TSB did not respond so the complaint has been referred for an ombudsman's 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've listened to both calls from 28 January 2022 and Ms M says she first became aware of an issue with her credit file when a potential new employer questioned financial information she'd declared. Ms M says she felt embarrassed and was concerned the employer thought she was withholding information. TSB accepted the credit file had not been updated and offered her £25 for the effect this had on Ms M. I find this to be fair in the circumstances.

Ms M then requested a letter to confirm her credit card account had been closed as she needed to show her potential new employer proof that her credit file was currently incorrect. She said the employer had delayed her start date by a fortnight in order to give her time to obtain that evidence. TSB said it would send such a letter within five working days.

As 28 January 2022 was a Friday, I find it reasonable that Ms M should have expected to receive the letter by the following Friday or, at the latest, by Monday 7 February 2022. When Ms M still had not received the letter by the following Monday, 14 February 2022, she called TSB again and was told the letter had been written on 9 February 2022. She explained that she had not received it and asked for it to be sent urgently because her new job was dependent upon its receipt. Ms M says she received the letter on 17 February – 14 working days after that first call.

I acknowledge Ms M says the delay meant she could not take up her job offer and had to take a lower paid role instead, but I haven't seen any evidence to show the original potential employer withdrew the offer purely because of the lack of proof of her credit card status. Indeed, during one of the calls, Ms M said that, to allow her time to obtain this information, her start date had been put back to 28 February 2022 – 11 days after she received the letter.

I have seen evidence to show TSB requested the credit file amendment at the end of January 2022 and the credit agency actioned this at the beginning of February. I understand Ms M is satisfied that the credit file has now been corrected, but I consider a further £75 compensation is reasonable for the stress and further inconvenience caused by the letter arriving significantly later than promised.

### **My final decision**

My decision is that I uphold this complaint. TSB Bank plc should pay Ms M an additional £75 for the delay in sending the letter.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 20 October 2022.

Amanda Williams  
**Ombudsman**