

The complaint

Mr K's complaint is about Tesco Personal Finance PLC trading as Tesco Bank.

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead I'll focus on giving my reasons for my 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.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- Mr K checked his credit report and found incorrect address information recorded by Tesco Bank. This will have caused him concern. Mr K wanted Tesco Bank to be warned about this and punished, but our role isn't to punish the business. Instead if a mistake has been made, we will require the business to ensure the consumer is put back in the position they would have been had the mistake not occurred and, where appropriate, we will award compensation.
- The incorrect information has been removed and so Mr K's credit file is back in the position it would have been had this not been recorded. The outstanding issue is whether Tesco Bank is required to pay Mr K compensation and if so, how much.
- Mr K raised the issue with Tesco Bank in March 2022. He also raised the issue with the credit reference agency. Based on evidence provided by the credit reference agency, Tesco Bank was made aware that there was incorrect address information recorded for Mr K but it took three attempts before Tesco Bank agreed for the information to be removed. During this time Mr K had to spend time on calls to Tesco Bank in which it said it couldn't help him.
- I think Tesco Bank could have taken action sooner and the delays caused Mr K unnecessary distress and inconvenience. So, I think that he should be paid compensation.
- Mr K is concerned about the impact this incorrect address information could have had on his credit file for the duration it was in place. I cannot take into account possible issues but instead can consider any evidence of the impact the mistake has had. Mr K hasn't provided evidence to show that this issue caused him any financial detriment.
- I have considered the length of time the wrong information was recorded but as I do not have evidence this caused Mr K any material detriment I have assessed compensation based on the actions Tesco Bank took once Mr K contacted it about the issue. Based on this I think the £100 compensation recommended by our investigator is reasonable.

As our investigator has explained it is not our role to say whether a business has breached data protection rules and if Mr K is concerned this has happened, he can contact the Information Commissioner's Office.

Putting things right

Tesco Personal Finance PLC trading as Tesco Bank should pay Mr K £100 compensation for the delay in removing incorrect information from his credit file.

My final decision

My final decision is that I uphold this complaint. Tesco Personal Finance PLC trading as Tesco Bank should take the actions set out above in resolution of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 15 December 2022.

Jane Archer
Ombudsman