

The complaint

Mr B complains that Lloyds Bank PLC has registered a default on his credit file despite a payment plan being agreed and has recorded an incorrect date.

What happened

Mr B says Lloyds registered a default on his credit file despite a payment plan being agreed. He says Lloyds agreed to change the date of the default to December 2017 but a Credit Reference Agency (CRA) is still reporting the default date as 2018. Mr B would like the default removed and says it has affected his ability to obtain credit.

Lloyds says it has previously dealt with complaints about the default and says it is reporting the default date as 2017. It says Mr B will need to contact the CRA in question if it is reporting the wrong date.

Mr B brought his complaint to us and our investigator explained that we could only consider the default date complaint as the other complaint points had previously been considered. The investigator thought Lloyds had provided evidence that it was reporting the default date as December 2017 and so there was no evidence of a mistake by it.

Mr B doesn't accept that view and has provided his credit file showing the default date from 2018. He says for the last four years the date has been recorded incorrectly which has impacted on his ability to obtain credit. Mr B would like the default removed due to the mistake.

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 have come to the overall view that I don't uphold this complaint. I appreciate Mr B will be disappointed by my decision.

I hope Mr B appreciates that I can't look at his complaints that have previously been investigated by Lloyds for the reasons the investigator has explained. That means I can't comment on the default registration itself and that this decision is about the default date complaint. I have not seen any evidence the default was registered by mistake or was incorrectly registered.

I can see from Lloyds records that it agreed to change the default date and backdate it to 2017. I can also see from those records that Lloyds is reporting the default date to the CRA's as December 2017. So, I'm satisfied that Lloyds is reporting the correct date to the CRA's and I can't fairly hold it responsible for any incorrect reporting of that date by the CRA's. That is something Mr B will need to raise with the CRA in question. I have looked at the document that Mr B has provided about the default date and can see that although it does have the default date as 2018 it also goes on to say the default date is 2017.

Overall, I'm satisfied that Lloyds hasn't made a mistake or acted unfairly. It follows that I can't fairly order it to either remove the default from Mr B's credit file or order it to update the CRA's with the correct default date, as I'm satisfied it is reporting the correct date.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 5 October 2022.

David Singh
Ombudsman