

The complaint

Mr L complains about the way that Clear Score Technology Limited (Clear Score) handled and displayed his credit information.

Mr L wants Clear Score to pay more compensation than it's offered so far.

What happened

Mr L complained to Clear Score after his name and address didn't show correctly on his account. Mr L says Clear Score took a year to correct the situation which involved a great deal of his time and the expense of legal experts.

Clear Score investigated and established there were issues because of the format of Mr L's name. Clear Score says it carried out a fix to help display Mr L's name correctly. But as part of setting up a new account for Mr L, Clear Score entered his previous address. This meant Mr L's score went down before coming back up again once Clear Score correctly updated his address. Clear Score offered Mr L £50 to apologise for the mistake when creating his new account.

Our investigator thought that Clear Score had done and offered enough to put things right for Mr L. He was satisfied that Clear Score carried out a fix to ensure Mr L's name would display correctly. Our investigator thought Clear Score's offer of £50 was a fair reflection of the upset caused when it created Mr L's new account with the wrong address.

Mr L disagreed with the investigation outcome. He said the investigator has focussed on the way that lenders view his information rather than the time wasted dealing with the issue.

I issued a provisional decision on 11 September 2023 in which I said:

I realise that I've summarised this complaint in less detail than the parties. The rules that govern the Financial Ombudsman Service allow me to do so. But this doesn't mean I've not considered everything that has been provided to us.

Clear Score isn't a credit reference agency. Instead, it obtains credit file information from one of the credit reference agencies that I will refer to as E. Mr L raised separate complaints about E which I am aware of.

It seems to me that many of the problems Mr L faced was with the way that E recorded his name. This was not down to Clear Score and Mr L has been compensated by E for the time spent trying to resolve the problem. So, my decision focusses on what, if anything, Clear Score has done wrong and whether it should pay more compensation than has so far been offered.

Clear Score explained to Mr L that initially it wasn't possible to display his full name due to the format of his name. I appreciate this was inconvenient but I don't find that it was due to a mistake that Clear Score made. I'm satisfied that Clear Score

responded fairly to Mr L's concerns when it contacted E and introduced a fix which allowed his full name to be used.

As our investigator explained – lenders don't use Clear Score to view Mr L's credit report – this is done through the main three credit reference agencies. This means that any problems with Mr L's Clear Score report shouldn't have impacted any lending decisions. As I'm satisfied that Clear Score responded fairly to Mr L's concerns, I don't require it to compensate Mr L for the time taken to deal with this aspect of his complaint.

However, I do think that Clear Score should pay Mr L more than £50 for the mistake it agrees it made when setting up his new account in February 2023 and I will explain why.

I've read the contact history between Mr L and Clear Score. I can see that after introducing the fix in early 2023, Clear Score recommended that Mr L delete his existing account and set up a new one. Clear Score reassured Mr L that his existing credit score should appear once the account was set up and all of his credit information was pulled across from E.

However, once Mr L's new Clear Score account was set up, his credit score had dropped significantly and he was missing credit information. I'm satisfied that Clear Score tried to help him but I also appreciate Mr L's frustration with the situation. Clear Score suggested things he could try with E but Mr L was understandably reluctant to spend even more time sorting things out.

Over the course of four months, Mr L was engaged in several emails with Clear Score and E until in May 2023, Clear Score realised that the problem lay with the fact it had set up the new account using Mr L's previous address.

Although I don't find that Clear Score's mistake impacted Mr L's ability to secure further credit, I do think it led to additional concern and time spent on the part of Mr L trying to get to the bottom of the problem. This was off the back of several months of concern about his credit file. So, I'm not persuaded that £50 fairly reflects the upset and inconvenience to Mr L.

I consider an award of £150 is more appropriate. It sits in the middle range of a award we might make where a mistake has taken a reasonable effort to resolve. Our approach to awards like this can be found on our website.

When deciding the amount, I've taken account of the fact that Clear Score tried to help Mr L and then apologised for its mistake. I also note Clear Score's comments that Mr L had the option to choose his current address – although I appreciate this may not have been evident to him. So, overall I'm satisfied that £150 compensation is a fair amount to put things right for Mr L.

Further submissions

Mr L has not responded to my provisional decision. Clear Score has confirmed that it accepts my provisional decision and has reached out to Mr L to ask for his payment details.

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.

As Mr L has not responded and as Clear Score accepts my provisional decision, I find it reasonable to make my final decision along the same lines as my provisional decision.

Putting things right

If Clear Score has not already done so, it should pay Mr L £150 compensation. I

My final decision

My final decision is that I uphold this complaint and direct Clear Score Technology Limited to put things right in line with the above directions.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 6 November 2023.

Gemma Bowen
Ombudsman