

## **The complaint**

Mrs B has complained about Bank of Scotland plc, trading as Halifax, incorrectly placing a default on her credit file in October 2017.

## **What happened**

In 2016, Mrs B had arrears on her Halifax credit card account, and it issued a default notice. Although she then cleared the arrears, Halifax mistakenly recorded a default on her credit file. It subsequently removed this, and offered her £150 compensation.

Mrs B feels this is too low, considering the overall impact the default had on her ability to gain further credit.

One of our investigators looked into what had happened. He agreed that £150 on its own would be too low. But he took into account the situation as a whole, which included Halifax writing off the card balance of £12,874.93. With this in mind, he was satisfied that Halifax had done enough to put things right.

As Mrs B disagreed, her complaint's been passed to me.

## **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 our investigator, and for the same reasons.

I've taken the situation in the round, including that Mrs B's credit file would likely already be affected by the previous arrears. I've also considered, and I think this is key, that Halifax has written off the entire balance – which was a significant sum. Although this wasn't as a direct response to incorrectly recording the default, I think it fair that the situation be taken as a whole.

## **My final decision**

For the reasons given above, it's my final decision that the £150 Bank of Scotland plc, trading as Halifax, has offered is fair. I leave it to Mrs B to decide whether to accept it, if she hasn't already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 21 March 2024.

Elspeth Wood  
**Ombudsman**