

## **The complaint**

Mr L complains about markers on his credit file which he says Creation Consumer Finance Ltd (“Creation”) have reported inaccurately. Mr L says that Creation agreed to remove the adverse information but hasn’t done so. Mr L is also unhappy that Creation recorded an incorrect email address for him, which has prevented him from receiving correspondence.

## **What happened**

Mr L purchased goods from a merchant and opened a creation credit account in 2018.

In 2021/2022 Mr L’s bank incorrectly cancelled his direct debit payment to Creation. This led to adverse information being reported by Creation on Mr L’s credit file.

Mr L complained to Creation about the impact on his credit file. In a letter dated 8 August 2022 Creation confirmed that it had raised Mr L’s account with its credit reporting department to remove any detriment reported by Creation from May 2022 to date.

Mr L raised a further complaint with Creation in October 2023. He said he’d been advised by a credit reference agency that Creation had placed a Q marker on his credit file for the months of June, July and August 2023. He said there was also a marker still present from May 2022. Mr L also complained that his email address was incorrect.

Creation issued a final response letter on 30 October 2023 in which it didn’t uphold the complaint. It said the Q marker on Mr L’s credit file was not an error by Creation but was due to the credit reference agency not updating the information it held. It said it had checked Mr L’s credit file and could confirm that the Q markers had been on there for the last 4 months. In relation to the email address, Creation said that the email address was fully updated on its system on 12 December 2018. It said it had offered to update the email address during a call on 12 October 2023 after Mr L had said that the email was still wrong on the account, but Mr L had said he didn’t want to update his email address.

Mr L remained unhappy and brought his complaint to this service.

Our investigator upheld the complaint. He said that Creation hadn’t provided sufficient information to show that they weren’t at fault for the issues which Mr L had complained about. The investigator said that Creation should remove the adverse markers from Mr L’s credit file, update Mr L’s email address to the correct one and pay compensation of £250 for the distress and inconvenience caused.

Creation didn’t agree. It said it was reporting the status of the account as “U”. it said that the balance on the account had been clear since September 2023 so the account was reporting as active but no activity/payments made. Creation said the Q marker represented a query.

## **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.

### Markers on Mr L's credit file

I've reviewed the information and screenshots provided by Creation in relation to the markers on Mr L's credit file.

Mr L's complaint is that Q markers were reported by Creation between June 2023 and September 2023.

The screenshots show that Q markers were reported by Creation for this period. Creation has said that it reported Q markers whilst it settled a query. However, Creation hasn't provided any evidence of what the query was in relation to.

Creation told this service that it had previously requested the credit reference agencies to remove the Q marker but said this request wasn't carried out. Creation said that the Q markers shouldn't have negatively affected Mr L because there are no arrears or missed payments being reported. However, Mr L has told this service that his bank have reduced his credit limit as a result of the Q markers on his credit file.

Creation hasn't provided sufficient information for me to be satisfied that the Q markers were correctly reported. It has made reference to a query but hasn't offered any explanation of what the query was. Further, although Creation has said that it requested the credit reference agencies to remove the Q markers, I haven't seen any correspondence to support this.

Based on what I've seen, I'm not satisfied that Creation has shown that the Q markers were correctly reported. Nor am I satisfied that Creation has requested the credit reference agencies to remove the Q markers. I'm therefore upholding this aspect of Mr L's complaint.

### Incorrect e-mail address

Mr L has told this service that Creation holds an incorrect email address for him. He's worried that he hasn't received correspondence about his account.

This service asked Creation to provide evidence from the point of application to show which email address was provided by Mr L on his application form. This service also asked Creation to confirm whether any correspondence was sent to Mr L at the "gmail.co.uk" email address and whether Creation received any emails from Mr L at the "gmail.co.uk" email address.

Creation hasn't provided any of this information. It has told this service that the "gmail.co.uk" email address was provided by Mr L at the point of application. However, Mr L disputes this and without sight of the application form I can't be satisfied that Creation has shown that it isn't at fault here.

I can see that there is a system note on 12 December 2018 which says "email change". There is also a note on 11 December 2018 saying that Mr L wanted to change the email address. However, there's no further information on what email address was on the system and what email address Mr L wanted it changed to, or whether that change was actioned.

Due to the lack of information provided, I'm not persuaded that Creation has shown that it wasn't at fault. I'm therefore upholding this aspect of Mr L's complaint.

### **Putting things right**

I've explained why I'm upholding both aspects of Mr L's complaint. To put things right,

Creation Consumer Finance Ltd must remove the Q markers from Mr L's credit file, update Mr L's email address to the correct one and pay compensation of £250 for the distress and inconvenience caused to Mr L.

**My final decision**

My final decision is that I uphold the complaint. Creation Consumer Finance Ltd must take the steps I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 18 July 2024.

Emma Davy  
**Ombudsman**