

## **The complaint**

Miss L complains Shop Direct Company Limited trading as very gave her misleading information about what they would report on her credit file.

## **What happened**

The details of this complaint are well-known to both parties, so I won't repeat them again here. The facts aren't in dispute, so I'll focus on giving the 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 considered everything, I've reached the same conclusions as our Investigator, for these reasons:

- Miss L admits she made late payments towards her Shop Direct credit account. And in such circumstances it isn't unusual for the same to be reflected on a customer's credit file. In fact, businesses, like Shop Direct, are expected to report accurate information to credit referencing agencies (CRA) about the way a customer is managing their account. So, given the late payments aren't in dispute, I can't agree that Shop Direct has treated Miss L unfairly by reporting them. In turn, it wouldn't be fair or reasonable to ask Shop Direct to remove them.
- Miss L has explained she's unhappy with the information she was given by Shop Direct's agent when she spoke to them on the phone. She's said they gave her misleading information about whether late payments would be reported to her credit file. While I've taken on board Miss L's points, I'm not minded to agree Shop Direct treated her unfairly with the way this call was handled.
- I've listened to the relevant call and heard the agent explained to Miss L that while he couldn't see any late payments on her account, he couldn't make any guarantees. This is because if the payment was made late it might be reported. This is something Miss L herself recalls the agent telling her. Miss L was aware she made late payments both before and after the call – and the agent clearly explained he couldn't promise late payments wouldn't be reported based on what he could see on their system during the call. Because of this, I cannot agree that Shop Direct are at fault for any confusion Miss L had about the possibility of late payment markers not being added to her credit file.

- Miss L has explained the negative markers might affect her getting loans or a mortgage in the future, and the uncertainty is causing her distress. I've not seen evidence to persuade me that Shop Direct's actions were the reason her payments weren't made on time. And as mentioned above, they are obligated to report accurate information to CRAs. So, while I am sorry Miss L is struggling to come to terms with the information on her credit file, I don't consider Shop Direct treated her unfairly or unreasonably. I'm satisfied Shop Direct managed her account as I'd expect and provided her with the correct information.

For the reasons above, I'm not asking Shop Direct to do anything further to resolve this complaint.

### **My final decision**

My final decision is that I'm not upholding Miss L's complaint about Shop Direct Finance Company Limited trading as very.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 11 November 2024.

Sarrah Turay  
**Ombudsman**