

## **The complaint**

Mr G complains about the actions of Fund Ourselves Limited ("Fund Ourselves") in relation to a peer-to-peer loan he has with it.

## **What happened**

Mr G says that he noticed Fund Ourselves was reporting the wrong address to the credit reference agencies (CRA's). Mr G says he called Fund Ourselves to resolve it. He said he was told during the call that it did have the wrong address, but not the address appearing on his credit file. Mr G says that there was a delay in his complaint being looked into. And that he has received poor service from Fund Ourselves.

Mr G says that he hasn't been able to raise an issue with one of the CRA's, because it said the information on his file is incorrect. He says he has also been declined a bank switch offer, as a result of the incorrect information he believes Fund Ourselves are reporting about him – which means that he has lost out on a switch offer of £175.

In addition to this, Mr G says that Fund Ourselves purposefully blocked his number – which meant he couldn't contact it by phone. As a result, he had to send emails instead. He said this caused him further distress, inconvenience and embarrassment.

To put things right, Mr G would like Fund Ourselves to pay him £225 for the distress and inconvenience the incorrect address reporting has caused him. He would also like a further £375.89 as a good will gesture for when he couldn't contact Fund Ourselves. In addition to this he says he wants Fund Ourselves to provide better training to its complaints team and provide him with a written apology.

Fund Ourselves responded to Mr G's complaint to say it hadn't ever reported that he lived at 64 AR (road name removed), but it had been reporting that he lived at 64 AC (road name removed) – it explained that this address was recorded after Mr G called it on 18 July 2023. It agreed that this address was incorrect as it should have stated 64 OC – and that the advisor he spoke to should have checked the spelling of the road name. Fund Ourselves confirmed that Mr G had amended his address online to 64 OC on 26 October 2023. Fund Ourselves also explained that it had responded to Mr G's complaint within the correct timeframe. It told Mr G that it wasn't going to offer him compensation for the incorrect spelling of his address – that's because it didn't cause any impact to his credit file. It did apologise for the mistake. And then, in a separate response to Mr G, it awarded him £50 compensation for the error in his address.

In relation to Mr G's complaint about the blocking of his number, Fund Ourselves said that it uses a third-party to screen calls. The third-party blocked Mr G's number because it suspected the calls to be spam. Fund Ourselves reiterated that it didn't block his number and said that as soon as it became aware of the issue, it got the block removed.

An Investigator considered what both parties had said but they didn't uphold Mr G's complaint. They felt the £50 Fund Ourselves had offered for the address issue was sufficient. And they said that an apology was sufficient for the issues Mr G had with his

number being blocked. And the Investigator also addressed some concerns regarding a phone call Mr G had with Fund Ourselves – Mr G said the agent was rude to him, however the Investigator said they didn't have enough information to agree.

Mr G didn't think the Investigator had considered his complaint in its entirety. He said he was still having issues speaking to Fund Ourselves because he kept being forwarded to a voicemail for a person who no longer works there. He added that he had multiple failed call back requests. Mr G also adds that the issue with the reporting of his address has caused problems with him being able to update some information with the CRA's.

The Investigator explained to Mr G that we couldn't consider a complaint about the more recent issues he's raised – in that he keeps getting transferred to a voicemail. They explained that this complaint would need to be raised directly with Fund Ourselves before this service could consider a complaint about it.

Because an agreement couldn't be reached, the complaint has been passed to me to decide on the matter.

### **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.

Based on what I've seen, I've decided not to uphold Mr G's complaint. I appreciate this decision will come as a disappointment to him, however I will explain my findings below.

#### Incorrect address

I have seen a copy of the information that Fund Ourselves say it is reporting to the CRA's. This shows that it was previously reporting a misspelling in Mr G's address. I can see that this was changed in October 2023. So, Fund Ourselves now are, and say it is reporting the correct address. I haven't seen any recent evidence that contradicts this.

Mr G says the incorrect reporting has led to him not being able to log in to view his information with one of the CRA's, which has meant he hasn't been able to dispute some other information on his credit file. While it is possible Mr G is having issues as a result of this information, I'm not persuaded it is more likely. I say this because I can see Mr G's address was updated in October 2023, so it seems unlikely that this would still be the cause of him not being able to access information from the CRA. There are many reasons why Mr G might not have been able to log in, and I haven't seen enough evidence to persuade me that this is as a result of the error Fund Ourselves made with the address.

I note that Mr G also says that the error in the address led to him not being accepted for a switch offer – which caused him to lose out financially. Again, I haven't seen any evidence which supports that the declined switch offer was as a result of the incorrect address reporting. There are many reasons why Mr G might not have been accepted for the switch. So, without evidence to support what Mr G has said, I can't fairly conclude that Mr G has lost out as a result of Fund Ourselves mistake.

Fund Ourselves has already paid Mr G £50 for this issue. While I appreciate that this was likely frustrating for Mr G, I think this is a fair and reasonable amount to put things right in the circumstances.

#### Blocked number

It isn't in dispute that Mr G's number was blocked. Mr G says this was done intentionally by one of Fund Ourselves agents. Looking at the call notes I have, I can't see anything in there that persuades me Fund Ourselves initiated the block.

Fund Ourselves has provided me with some information from a third-party it uses which suggests that the reason for the block could have been because Mr G's number had been reported as a scam, or suspected spam. It maintains that it didn't do anything wrong because it didn't initiate the block, and that this was done by the third-party.

I don't entirely agree that Fund Ourselves should take no responsibility for the actions of the third-party in blocking Mr G's number. It is my view that it is responsible for providing customers with appropriate ways for them to get in touch with it. And where it chooses to use a third-party to monitor calls, it still has a responsibility to ensure its customers can contact it.

That being said, Mr G was able to email Fund Ourselves during this time. And Fund Ourselves has explained that as soon as it became aware Mr G's number had been blocked, it contacted the third party and got the block removed. While I appreciate that this has led to some inconvenience for Mr G, I'm satisfied that he was still able to contact Fund Ourselves using different methods, and that Fund Ourselves took prompt action to remove the block, so I think its apology here is sufficient.

#### Customer service issues

I have thought about Mr G's comments in relation to the calls he had with Fund Ourselves. Unfortunately, the calls aren't available for me to listen to, which makes it difficult for me to know what was said. The call notes provided by Fund Ourselves show Mr G did make a number of calls, and the notes suggest that Mr G was unhappy. But I haven't seen enough to persuade me that the representative of Fund Ourselves were rude to Mr G. So I can't fairly uphold this part of Mr G's complaint.

#### **My final decision**

For the reasons set out above, I don't uphold Mr G's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 25 December 2024.

Sophie Wilkinson  
**Ombudsman**