

The complaint

Mr E complains that Capital One (Europe) plc made two hard searches on his credit file even though he'd only made one credit application.

What happened

In November 2023 Mr E applied for a credit card with Capital One. His application was approved.

Mr E received a notification from a credit file monitoring company which said there would be two searches against his credit file.

Mr E obtained a copy of his credit file. It showed a hard search recorded on 11 November 2023 and another one due to be recorded in December 2023.

Mr E complained to Capital One.

In its final response, Capital One said that Mr E had made one application on 11 November 2023 and only one application search had been made. Capital One said it had been unable to find a record of there being two searches, or of a search being removed. Capital One said it wasn't upholding the complaint because it only had a record of carrying out one search, which was in line with its processes.

Mr E remained unhappy and brought his complaint to this service. He says that Capital One made two hard searches and later removed one. Mr E said that although his credit file had been rectified, he wanted compensation for the distress caused by Capital One's denial that it had carried out two searches, and for the time he'd spent trying to resolve the matter.

Our investigator didn't uphold the complaint. He said that although the credit report provided by Mr E showed two searches, this was actually one search against two addresses, one for Mr E's current address and one for his previous address. The investigator said that based on the evidence he'd seen. He was satisfied that Capital One had only carried out one hard search.

Mr E didn't agree so I've been asked to review the complaint.

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.

I've reviewed the Equifax report dated 25 April 2024 which was provided by Mr E. This shows that there are two hard searches, one against Mr E's current address and one against his previous address.

I've also reviewed the report dated 14 February 2024 which was provided by Capital One. This shows one hard search dated 14 April 2023 (by a different lender) and one hard search by Capital One on 11 November 2023.

I've also reviewed information from Capital One's internal systems which shows that only one hard credit search was carried out on 11 November 2023.

This service asked Equifax directly why the report created by Mr E dated 25 April 2024 showed two searches. Equifax responded and stated that one hard search was carried out by Capital One on two separate addresses.

Based on what I've seen, I'm satisfied that Capital One carried out only one hard search on 11 November 2023. Because of this, I'm not persuaded that Capital One has made an error or treated Mr E unfairly.

I appreciate that Mr E may still be unhappy about the way the hard search is/was being reflected on the Equifax report. Equifax has told this service that it doesn't believe that there has been an error in the search carried out by Capital One at either address. However, if Mr E remains unhappy about the way that Equifax presented the search, he will need to raise a separate complaint with them.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 23 August 2024.

Emma Davy
Ombudsman