

The complaint

Mr S complains that Creation Financial Services Limited has reported him as being linked to an address he has never lived at. He wants the address removed and his credit file amended, an apology and compensation for the upset caused.

What happened

Mr S says that Creation has incorrectly recorded an address on his credit file. He says he has never lived at the address recorded. Mr S says that this has caused him mental stress as Creation has failed to take ownership of the issue and he feels his credit file has been affected by having incorrect information recorded.

Creation issued a final response letter dated 22 April 2024. It said that Mr S had made two applications for finance, one in March 2012 and one in July 2014. It said both applications were made with local sales teams. It explained that when an application for credit is made this is reviewed against the relevant credit file which matches the details of the application. It said that in both cases the address was confirmed as the address that it recorded. It noted Mr S had explained that his address had another line referring to a property within the address recorded. However, it said that the accounts were opened with the address identified and that it had only reported the accounts as settled as each application was paid in full in January 2013 and September 2018 respectively. Based on this Creation didn't accept that it had done anything wrong.

Mr S wasn't satisfied with Creation's response and referred his complaint to this service.

Our investigator said that the address recorded by Creation on both agreements was Mr S's previous address which he understood to be correct at the time. The address was then changed on file during a call on 15 October 2014. He noted that both agreements had been settled and should have dropped off Mr S's credit file and he couldn't identify any adverse consequences. Our investigator didn't think that Creation had done anything wrong in this case and so didn't uphold Mr S's complaint.

Mr S didn't agree with our investigator's view.

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 can see that this issue has caused Mr S upset but for me to uphold this complaint I would need to be satisfied that Creation had done something wrong and that this had adversely affected Mr S.

Mr S took out two credit agreements with Creation, one in March 2012 and one in July 2014. Both of these have an address recorded which I understand to be a previous address of Mr S's and Mr S hasn't raised concerns about this address. Therefore, I cannot say that Creation did anything wrong in regard to this issue when the agreements were provided.

Mr S then contacted Creation on 15 October 2014 and his address was changed. Mr S has said that the new address recorded didn't include his property name however the screenshots provided by Creation show that this information is recorded. The formatting of the address may be the reason why the property name wasn't shown but I do not find I can say that Creation didn't record Mr S's full new address details in October 2014. I understand that Mr S didn't think that his property name had been recorded and was concerned that even if this had happened if the formatting was incorrect this could still cause issues with the delivery of post. Our investigator requested a copy of Mr S's credit file to see how the address was shown but unfortunately this hasn't been able to be provided.

Taking everything into account, I have nothing to suggest the address recorded when the agreements were provided was incorrect and it appears that Mr S's full address details were noted when he changed his address in October 2014.

Creation has confirmed that both accounts were settled, and this was recorded with the credit reference agencies. I have nothing to suggest that any incorrect information has been recorded in regard to these agreements.

So, in this case, I do not find I have evidence that Creation did anything wrong, and even if there was an issue with the formatting of the address, I have nothing to show that this had any adverse impact on Mr S. Therefore, I do not uphold this complaint.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 19 November 2024.

Jane Archer
Ombudsman