

The complaint

Mr O complains that Frasers Group Financial Services Limited trading as Studio (Studio) carried out too many credit searches on his credit file following an application he made for a credit facility. He also says that his request for personal data has taken too long. And he's had difficulty communicating with Studio about the issues he's had.

What happened

In February 2024, Mr O applied for a credit account with Studio. His first application was successful, and the second one declined due to the first application still being in progress. Mr O says that Studio carried out multiple searches on his credit file. He wrote to one of the credit reference agencies (CRA's) to request that the searches be removed, which it did for some but not all. So, Mr O made a complaint to Studio.

Mr O also requested all the personal information Studio held about him by way of a Data Subject Access Request (DSAR). He did this in February 2024. He says Studio didn't respond to him within the relevant timeframe stating that his request was complex and needed more time to process.

Mr O says he's had difficulty contacting Studio about these issues. They can't ever find his details because he doesn't have an account with them. He experienced long wait times on the phone and on occasion the call has dropped.

Studio didn't provide Mr O with a final response letter. So he referred his concerns to this Service.

An Investigator considered what Mr O had said, but they didn't think his complaint should be upheld.

Mr O didn't agree, and so 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.

I have read and taken into account everything that both parties have submitted, however, my findings will only address matters I consider central to the outcome of this complaint. So, I won't address every point that has been raised. I trust this won't be taken as a discourtesy, but this reflects the informal nature of our service.

Credit file information.

Mr O submitted two separate applications to Studio in February. One was accepted, but the terms and conditions weren't accepted so the account wasn't opened. The second application was declined due to the first application being ongoing.

It doesn't appear to be in dispute that Mr O made two applications. So the credit searches for these should remain on his credit report, as I think the searches accurately show that Mr O was trying to get credit with Studio.

I note that Mr O finds that Studio's application process is unfair, in that it a potential customer is required to accept the terms and conditions of the account at the final stage of the process and after a search has already been performed on the credit file. Accepting the terms and conditions is generally the final part of a credit application. A firm will check a person's credit file before this to make sure they are happy to lend – before asking someone to accept the terms and conditions. I don't see that Studio did anything wrong here.

I note that Mr O has said that there were other searches on his credit file from Studio. It isn't clear at all why this is. But even if I were to uphold this part of Mr O's complaint, my direction to Studio would be to remove the searches. But as I understand it, the additional searches are no longer showing on his credit file. I've not seen evidence to suggest the searches impacted Mr O being able to obtain credit elsewhere, or that it was wrong of Studio to have applied the searches in the first instance – so there's nothing more that Studio needs to do here.

DSAR

Mr O requested all the information Studio held about him towards the end of February 2024. Studio responded in March 2024 providing him with all the data it had for him. While I accept that Mr O doesn't think this is all the data it has, I've seen nothing to suggest this is the case (he hasn't, for example, explained what specific information he thinks they are withholding from him). Because of this, I'm satisfied that Studio responded to Mr O's request and within a reasonable period of time. If Mr O continues to have doubts about the provision of the DSAR, then that wouldn't be a matter for this service – it'd be something he can raise with the Information Commissioners Office (ICO).

I note that Mr O has since sent a request again and Studio have said that the request is taking longer because it is complex. It isn't for me to decide what constitutes a complex request; this would be for the ICO. But I'm satisfied under the ICO's rules firms like Studio are allowed to class DSAR's as complex. So, I won't be upholding this element of Mr O's complaint.

Final response letter and customer service.

Mr O is right that Studio are required to provide a final response letter under the DISP rules. But this doesn't mean that this service can consider a complaint about Studio's failure to provide a final response letter. This service can only consider a complaint if it's about a regulated activity. Complaints about complaint handling aren't complaints about a regulated activity in their own right, and it isn't ancillary to a regulated activity either. So this service doesn't have the power to consider a complaint about Studio failing to provide Mr O with a final response letter, as this is a complaint about an omission in how its handled his complaint.

I understand Mr O has been unhappy with some of the service he has received from Studio. There is very little evidence available to me to understand with all certainty what has happened here. I have taken on board what Mr O has said about the service he received; however, I'm not persuaded that I've seen enough to fairly conclude that Studio has provided Mr O with a poor service.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 8 April 2025.

Sophie Wilkinson
Ombudsman