

The complaint

Mr B complaint Yes You Can Ltd (YYC) have reported incorrect information on his credit file for items he rented following the completion of his Debt Relief Order (DRO).

What happened

Mr B contacted YYC once he learned there were defaults on his credit file for items he had rented from them – but that hadn't been updated following completion of his DRO.

YYC replied to Mr B's complaint, accepted they'd made an error, and contacted the credit reference agencies (CRAs) to correct the information.

Unhappy with this Mr B asked us to look into things.

One of our Investigators did so – and awarded Mr B a further £50 compensation.

Mr B accepted this, but YYC didn't, and provided a limited response saying Mr B still had some of their items – and they'd happily pay the £50 if he returned the goods.

Our Investigator explained those are separate issues, and we needed their response to confirm if they would agree to pay the £50 or not, which never came. So, the complaint's been passed to me to decide.

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.

Our service contacted YYC on the following dates:

- 25 July 2024 – request for information
- 19 August 2024 – chaser for information
- 4 October 2024 – our Investigator's outcome awarding £50
- 28 October 2024 – our Investigator reiterating the outcome and asking for a reply
- 7 November 2024 – chaser for a reply to the outcome
- 27 November 2024 – explaining the case will be passed forward for an Ombudsman's decision
- 24 February 2025 – final chaser

In this time, YYC responded twice – once on 8 October 2024 to tell us they didn't agree with the outcome. And then again on 7 November 2024 to tell us they would review what we'd sent them the following day.

As I'm satisfied YYC have had sufficient time to reply, I'm going ahead and considering this case.

YYC's reason for not agreeing to the outcome on this complaint is due to Mr B allegedly holding on to some of their goods. I don't know if that's true or not, but it's not relevant to the outcome of this complaint.

Crucially, my role is solely to consider whether YYC have acted fairly and reasonably. By continuing to report incorrect information on Mr B's credit file, they've made an error. In the circumstances, I'm satisfied £50 is a fair way to put this matter right.

My final decision

I uphold this complaint and require Yes You Can Ltd to pay Mr B £50 compensation.

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

Jon Pearce
Ombudsman