

The complaint

Mr M complains about the information Santander UK Plc are reporting to the Credit Reference Agencies (CRA's) in relation to an overdraft account he had with it.

What happened

Mr M had an overdraft account with Santander. He says he spoke to someone at Santander on 30 September 2024, about the information it was reporting to the CRA's. Mr M adds that it had reported missed repayments for up to 12 months between 2019 and 2020.

Mr M says he was told by the agent that the information being reported was incorrect and they would update this with the CRA's, which would take four to six weeks to show on his credit report.

Mr M says he checked his credit report after the six weeks had passed and it didn't show any changes.

Mr M then contacted Santander a few times to find out what was happening, but he didn't get a response. Then on 12 November 2024 he was told that his credit file wouldn't be updated.

To put things right, Mr M would like an apology, compensation, and his credit file amending.

Santander responded to Mr M's complaint and upheld it in part. It paid him £75 for the inconvenience in having to contact it. However, it said his credit file was reporting correctly and that it wouldn't change this.

An Investigator considered what both parties had said, but they felt that Santander had done enough to put things right, and they didn't think Mr M's credit file should be updated as information about how he managed the account was being reported correctly.

Mr M didn't agree with the Investigators view, setting out why he felt that the service he'd received from Santander had been poor.

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.

Having considered everything available to me, I won't be upholding Mr M's complaint.

It isn't clear if Mr M is still disputing the information being reported on his credit file or not. But for completeness, I have looked at the information on the credit report Mr M provided,

alongside what I can see about how he managed his account and I'm satisfied the information being reported is accurate.

I say this because Mr M's overdraft went into an unarranged overdraft position in January 2019. He only made payments to Santander in April 2019 and October 2019, but neither of these payments took Mr M out of the unarranged overdraft position. Because of this, it was accurate of Santander to have reported that the account wasn't in order.

There are two other repayments Mr M made to the account, however Santander sent these payments back to him following his request as he said he had either made the payment by mistake, or he needed the funds back. It was only when the account was paid off at the end of January 2020 that the account was brought back up to date and subsequently closed. The account was then recorded as 'settled' on Mr M's credit file in February 2020 to reflect this, which is what I would have expected to see.

I note that the agent Mr M spoke to told him that his credit report should have been showing as in an arrangement to pay for some of the entries on his credit file. But from what I've seen, the payment arrangements Mr M had in place with Santander weren't kept to on nearly every occasion they were set up. Based on the information Santander has provided me, I can see that it reported arrears (as opposed to an arrangement) for the months of March and April 2019. There was no payment made in March 2019 and the payment Mr M made in April 2019 was made past the date he was required to pay. So, I don't think it unreasonable that Santander reported arrears for these months.

In August 2019, Santander reported that the account was in sustained arrears. By this point, Mr M's account had been in an unarranged overdraft position since early 2019 and had at that point reached six consecutive months of reporting of being either in an arrangement or in arrears. Again, I don't think this reporting is inaccurate.

I have listened to the call Mr M had with the agent on 30 September 2024. I agree that the agent implied some of the reporting wasn't correct and asked Mr M to send in a copy of his credit report so they could check the information. I can see Mr M responded to the email attaching his credit report and he chased a response on three occasions. While I think Santander could have done better here in communicating with Mr M, I'm not persuaded Santander needs to do more to put things right for Mr M. It has already paid Mr M £75 and I don't think the failures in Santander's customer service warrants more compensation.

I note that Mr M had the impression from the call that his credit report would be updated. I can understand why he might have thought this. But even if this is the case, it doesn't then follow that Santander should update it. The credit report should be an accurate reflection of how someone has managed their account, and I'm satisfied the entries on Mr M's credit report relating to this account, overall, reflect how the account was managed. And I'm not persuaded that the information he got on the call warrants any further compensation.

My final decision

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

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

Sophie Wilkinson
Ombudsman