

The complaint

Mr A has complained about the way Stellantis Financial Services UK Limited recorded information on his credit file in relation to a car finance agreement.

What happened

The circumstances surrounding the complaint are well known to the parties so I won't go over everything again in detail. But to summarise, Mr A tells us he had a car finance agreement. The finance company for the agreement was changed to Stellantis. Mr A said it told him there'd be no effect on his credit file and that he had nothing to worry about.

Mr A said he looked at his credit report in August 2024 and noticed his score had reduced. He thought this was because a duplicate car finance record appeared on his credit file – i.e., he had two entries showing the car finance agreement instead of one. He said he was concerned about the impact on his finances. Mr A said it took Stellantis several weeks to remove the record, but the details were still in his record history. He said although his score went back up it caused distress and inconvenience. He said it was difficult to reach Stellantis, and he requested compensation.

Stellantis didn't provide a substantive response initially, so Mr A referred his complaint to the Financial Ombudsman.

One of our investigators looked into things and thought Stellantis should pay Mr A £150 compensation. Stellantis agreed, but Mr A said he was still unhappy. As things weren't resolved, the complaint has 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.

I want to acknowledge I've summarised the events of the complaint. I don't intend any discourtesy by this – it just reflects the informal nature of our service. I'm required to decide matters quickly and with minimum formality. But I want to assure Mr A and Stellantis that I've reviewed everything on file. And if I don't comment on something, it's not because I haven't considered it. It's because I've concentrated on what I think are the key issues. Our powers allow me to do this.

I think it's important for me to highlight there's a lack of evidence here. Stellantis didn't respond to our requests initially. We weren't able to access all the documents on its file, and it didn't respond to our request for it to resend the files. We also asked Mr A more recently if he had evidence to show there was still an issue with his credit file, but we didn't hear back. That being said, I think I've seen enough to be able to reach a conclusion.

The agreement is either a conditional sale or hire purchase agreement. I've not seen anything to show Mr A isn't a consumer. I think he's an eligible complainant and that the

agreement would be regulated. Our service is able to consider complaint about those sorts of agreements

It doesn't seem to be in dispute there was an issue with the reporting on Mr A's credit file following the merger. The credit reference agency Mr A contacted said it suppressed the information on his credit file while waiting for a response from Stellantis. Mr A said his score went back up in September 2024, presumably off the back of corrections. Stellantis said the issue is now resolved. And Mr A hasn't responded to our investigator's request showing there's still an issue with his credit file. So on balance, I think the reporting issue should now be resolved.

It must've been frustrating and concerning for Mr A when he faced issues off the back of the merger. I've not seen evidence he suffered a financial loss, or that he had any applications declined as a result of the information. But he had to contact Stellantis for help, and it didn't provide a substantive response within a reasonable amount of time, from what I've seen. Mr A also showed us he contacted a credit reference agency. So I think some compensation to reflect that overall inconvenience is fair, and I agree with our investigator's £150 recommendation. I've not seen that the credit file is still showing anything incorrect, but to the extent not done so already, Stellantis should make sure only one agreement is being reported.

My final decision

My final decision is that I uphold this complaint and, to the extent not done so already, direct Stellantis Financial Services UK Limited to pay Mr A £150 and to make sure the reporting on his credit file is accurate.

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

Simon Wingfield

Ombudsman