

The complaint

Mr M complains that Madison CF UK Limited trading as 118 118 Money declined his credit card application after giving a 100% pre approval score when he checked eligibility.

What happened

Mr M applied for a 118 118 Money credit card via its website. Before completing the full application, Mr M used 118 118 Money's eligibility checker and was given a 100% pre approval score. When 118 118 Money processed Mr M's full application it registered a hard credit search on his credit file. 118 118 Money processed the application and declined it.

Mr M went on to complain and 118 118 Money issued a final response. 118 118 Money said that while a 100% pre approval score was given, the application was correctly declined when full checks were completed. 118 118 Money didn't agree to remove the credit search recorded on Mr M's credit file and didn't uphold his complaint.

An investigator at this service looked at Mr M's complaint. They thought that 118 118 Money had given information that confirmed the full application was subject to further checks. The investigator wasn't persuaded 118 118 Money treated Mr M unfairly when it declined his application and request to remove the search from his credit file. Mr M asked to appeal and said the information 118 118 Money gave him was misleading as the claim his was 100% pre approved was untrue. As Mr M asked to appeal his complaint has been passed to me to make a decision.

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've been reasonably brief in setting out the background to Mr M's complaint above as all parties broadly agree about the circumstances of his case. I understand Mr M used 118 118 Money's eligibility checker which gave a 100% pre approval score. Mr M's told us he made his application on that basis. 118 118 Money's told us that whilst the eligibility checker may give a 100% pre approval result, any application is still subject to additional checks before it can be approved.

I've looked at the information 118 118 Money gave Mr M after he used the eligibility checker and before the application was made. Whilst I understand the pre approval score came back at 100% I think 118 118 Money makes a reasonable point when it says the information provided explained the full application was subject to further checks. 118 118 Money also confirmed it would use Mr M's information to perform credit checks, identity checks and fraud prevention checks. So whilst I take Mr M's point, I am satisfied 118 118 Money confirmed that a full application would be subject to additional checks before it could be approved.

Ultimately, Mr M's application didn't meet 118 118 Money's lending criteria which meant it was declined. But because a full application was made a hard credit search was recorded on Mr M's credit file. I can only ask a business to amend a consumer's credit file if it's reporting

incorrect or inaccurate information. And here, I'm satisfied that 118 118 Money is accurately recording Mr M made a credit card application so I'm unable to tell it to amend his credit file.

I'm very sorry to disappoint Mr M but for the reasons I've noted above I haven't been persuaded to uphold his complaint.

My final decision

My decision is that 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 11 February 2026.

Marco Manente
Ombudsman