

The complaint

Mr R complains Grattan Public Limited Company wouldn't accept he was the victim of fraud. He's particularly unhappy about their customer service.

What happened

Mr R found out around 20 accounts had been opened in his name – and he complained to the various creditors this was identity theft.

All accounts with other creditors were confirmed as fraud, but Grattan who have two accounts didn't initially confirm this. Grattan had sold the two accounts, and said because they'd sold them it was the debt purchasers' responsibility now to confirm if the accounts were fraudulent or not. I'll refer to the debt purchaser as L.

I can see Mr R first raised his complaint to Grattan on 20 July 2024 by email. Mr R has said he didn't get a reply to that email, so asked us to look into things.

As part of our standard approach we asked Grattan for their file. They replied and reiterated it was for L to address.

Our Investigator explained to Grattan it was their responsibility to investigate the fraud claim – not L's. This is because Grattan is the entity who opened the accounts, and they're responsible for deciding whether an account is fraudulent or not. L wouldn't have access to any of the checks Grattan carried out, and aren't generally responsible for a fraudulent account being opened as they had no part to play in that happening.

After a substantial period of back-and-forth Grattan accepted the accounts were fraudulent on 9 July 2025. They said they'd arrange for L to urgently delete the defaults, and they'd recall the accounts from them. They added they'd have to draft a final response and would share this with our service once completed.

Mr R has expressed his urgency for this issue to be resolved because he wants to buy a new property to try and prevent any future issues of identity theft. Mr R said, after Grattan confirmed they accepted the accounts were fraudulent, his mortgage company needed something in writing from Grattan addressed to them to confirm this. Our Investigator asked Grattan to provide this urgently on 21 July 2025.

Given the time that'd passed, our Investigator reiterated to Grattan they'd had more than eight weeks in which to issue their response to the complaint – so if there was no reply by 8 August 2025 then she'd issue her outcome.

As there was no reply, on 14 August 2025 she issued her outcome and upheld the case – saying the default should be removed, a letter should be provided and £750 compensation paid to Mr R.

Our Investigator gave Grattan until 28 August 2025 to reply – and they didn't. She then sent notification the case was going to be passed to an Ombudsman – which they've also not replied to.

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.

I think it's important to explain I've considered all of the information provided by both parties in reaching my decision. If I've not reflected something or answered that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is.

Conscious Mr R first raised his complaint to Grattan on 20 July 2024, we reiterated Grattan were responsible for resolving the complaint on 17 May 2025 – and explained this to them separately again on 1 August 2025 – I'm satisfied it's appropriate to consider this complaint in the absence of Grattan's response to the view. I've also seen the email address we've been using is the same address Grattan – when they have replied – have acknowledged they received.

So, I agree with Mr R that Grattan should have dealt with his complaint on 20 July 2024 – instead they passed the responsibility for investigating the fraud over to L. This wasn't correct, and they're not responsible for looking into a fraud claim.

I won't comment more about the fraud itself – as Grattan have since accepted these accounts were fraudulently taken out. But I do think Grattan have significantly delayed things which has had a real impact on Mr R.

If Grattan had done what they should have done in July 2024, then I think it's likely around a year ago this issue could have been resolved for Mr R. Instead, he's still at this point chasing down a clear response from Grattan that the accounts are fraudulent and the defaults are being removed. That's extremely disappointing.

It's even more disappointing when I factor in Grattan's email to our service on 10 July 2025 – which confirmed the accounts were fraudulent – and their email of 21 July 2025 which confirmed the defaults would be removed.

To my knowledge the defaults remain, and Grattan haven't issued a letter to Mr R directly confirming the situation as our Investigator asked. I think Grattan are under the impression Mr R's fraud claim isn't their issue – but, as I've said, that's entirely wrong.

I find it hard to understand why Grattan haven't followed through with what's been asked as we've shared Mr R's communications with them. These clearly show how extremely desperate his situation is – both in terms of how this issue is making him feel as well as trying to get a mortgage to prevent any future issues like this. But I can't see at any point Grattan have acted with any urgency at all to try and resolve this matter for Mr R.

So, in the circumstances, I also think compensation is appropriate. I can't hold Grattan responsible for the fraud occurring in the first place – as that's really the fraudster who has caused that impact to Mr R – but I don't think Grattan have shown any consideration at all for Mr R's situation when dealing with the matter. Given the extreme circumstances over an extended period of time, I think a payment of £750 would be fair.

Putting things right

In summary then, I require Grattan to:

- Arrange with L to remove the default notices urgently and within four weeks of acceptance of this decision by Mr R
- Provide Mr R with a letter directly confirming the defaults are being removed and the accounts were taken out fraudulent – again urgently and within four weeks of acceptance of this decision by Mr R
- Pay Mr R £750 compensation to reflect the extremely poor customer service they've provided to him

My final decision

I uphold this complaint and require Grattan Public Limited Company to carry out the actions in the 'Putting things right' section of this decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 30 September 2025.

Jon Pearce
Ombudsman