

## **The complaint**

Ms M is unhappy with how NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY ('NatWest') engaged with her concerns about the reporting of her information on her credit file.

## **What happened**

In November 2024 Ms M approached a Credit Reference Agency (CRA) she used to monitor her credit file as she discovered a NatWest current account with an account number she did not recognise. The CRA raised a dispute to which NatWest responded and assured the CRA there was no misreporting.

Ms M raised her ongoing concerns about this with NatWest in mid-June 2025.

NatWest responded to Ms M's concerns at the start of July 2025 and confirmed the current account being reported was correct, and they assured Ms M there was no record of another fraudulent account being opened in Ms M's name.

Ms M also raised concerns that NatWest's credit score service information was reporting that she was not on the electoral register, but her credit file showed that she was. Ms M said this was damaging her credit report.

NatWest explained electoral information was supplied by the same CRA Ms M used to monitor her credit file, so this was not something NatWest could amend and Ms M would need to approach that particular CRA separately.

Our Investigator did not uphold Ms M's complaint as they concluded there was nothing to suggest NatWest had misreported Ms M's account with them. And the electoral roll information was supplied by the CRA so this was not something NatWest could reasonably be held responsible for, or amend for Ms M.

## **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 reviewed the submissions I understand how important Ms M's creditworthiness and financial standing is important to her, and that these events have caused her to worry. And I assure Ms M and NatWest that while I've only included a summary of what has happened above, I have reviewed all the submissions available. While I may not answer every point raised, this is because I have focused on what I consider relevant to reaching a fair and reasonable resolution in this matter.

To reach a fair and reasonable resolution I have taken into account any relevant law and regulations, regulator's rules, guidance and standards, codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

I understand that to resolve matters Ms M is seeking a full explanation of what happened with the reporting about her account and electoral roll status, as well as an apology and around £3,000 of compensation to recognise the stress this matter has caused her.

For me to uphold Ms M's complaint I must make clear that I would need to find that NatWest have done something wrong or acted unfairly in some way. And in short, having reviewed what has happened here I've not seen enough to persuade me that they have, as I'll explain.

Ms M raised concerns with NatWest that an account she did not recognise was being reported to her credit file. On review, NatWest assured Ms M there was nothing to suggest a fraudulent account had been arranged and reported in her name by them and that the only account they were reporting was the one that Ms M accepted she held with them.

It is apparent that Ms M's concerns were raised due to the last few digits on the account number reference on her file being unknown to her. NatWest have since explained it is their practice to report the last few digits as the month and year of the account opening – the other digits of the account are therefore hidden.

NatWest could possibly have explained this to Ms M more clearly earlier on, but this would not have altered the fact they were accurately reporting the status of Ms M's account and there was no other account being reported.

I'm aware Ms M had first raised the issue with the CRA mentioned earlier, and she did this early in November 2024. I understand there were some delays on the part of that CRA engaging with Ms M about the dispute she raised about the reporting of the account, but NatWest did respond to the dispute in time once raised to confirm the account was being reported correctly (the CRA confirmed as much to Ms M). In the circumstances it would be unfair to hold NatWest responsible for any shortcomings on the part of the CRA.

Ms M has also said she has no explanation as to why her account was removed from being reported if it was deemed to be correct. The only evidence of this appears to be what the CRA told Ms M – that is, in their response to Ms M about her complaint against the CRA they said NatWest had stopped reporting the account. However, there is no evidence of this that I have seen and NatWest have said there is no record of them stopping reporting the account to the CRAs. So I've not seen enough to persuade me NatWest did something wrong here.

Taking all this into account, I'm not persuaded Ms M's account was being reported inaccurately. Or that any second account was taken out and being reported without Ms M knowing.

I've also considered Ms M's concerns about NatWest reporting, via their credit score information service to their customers, that she was not on the electoral roll despite her credit file report (from the CRA mentioned earlier) showing that she was on the electoral roll.

I can see that NatWest explained to Ms M the information about the electoral roll was supplied by the CRA in question and it was not information NatWest could change or amend as it was something for the CRA to do.

In the circumstances I've therefore not seen enough to persuade me that NatWest ought to be held responsible for this given it was not something within their control, or something they were responsible for. It might help Ms M to know that the CRAs pull electoral information from local authorities, rather than it being something NatWest would typically do directly.

Lastly, I am aware Ms M has said NatWest were reluctant to take responsibility for what was being reported, but I think NatWest reasonably tried to assist Ms M by assuring her the account she held with them was being reported correctly, letting her know that any issues with the electoral roll would need to be directed to the relevant CRA, and there were limits to what NatWest could do.

Overall, I am therefore not persuaded to uphold Ms M's complaint. I realise this will come as a disappointment to Ms M who was trying to understand what had happened, but as I explained earlier I would need to find that NatWest had done something wrong or acted unfairly in some way. And I've not seen enough to say that, given the circumstances, they have.

### **My final decision**

For the reasons above, my final decision is that Ms M's complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 26 February 2026.

Kristina Mathews  
**Ombudsman**