

## **The complaint**

Mr B complains that NewDay Ltd performed soft searches on his credit file without his permission.

## **What happened**

Mr B discovered that NewDay had carried out soft searches on his credit file in May 2025. He was also concerned that the searches had been carried out against his name but with an incorrect address.

Mr B complained to NewDay.

NewDay issued a final response on 4 July 2025. It said it looked as though Mr B had applied for a new card via a price comparison website and that as part of that process its system reviewed his details and performed a soft search to see whether it could offer him a card.

Mr B remained unhappy and brought his complaint to this service. He wants to know why NewDay carried out the searches and he wants the searches removed from his credit history together with an apology and compensation.

Our investigator didn't uphold the complaint. He said the searches had been carried out by NewDay when Mr B made an application for a credit card via a price comparison website. The investigator said there was no evidence that NewDay had acted unfairly by performing the soft credit searches. The investigator said the search was based on the information completed on the price comparison website and he couldn't say that NewDay had made an error in relation to the address.

Mr B didn't agree. He said that some of the searches may have been due to him looking at a price comparison website, but he wanted to know which ones. He said he hadn't used price comparison websites as often as NewDay had performed the searches.

Mr B said he was concerned that the search had been performed using the wrong address. He said he had never used or provided details of the address used in the search as his address and he said it was possible that a fraudster had obtained his details.

Because Mr B didn't agree I've been asked to review the complaint.

## **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 know that it will disappoint Mr B, but I agree with the investigator's opinion. I'll explain why.

There's no dispute that soft searches are showing on Mr B's credit file. NewDay has explained that when Mr B applied for a new credit card via a price comparison website, it used the details he'd inputted into the price comparison website to see whether they could offer him a credit card. As part of this process, NewDay carried out a soft search.

The soft search was recorded irrespective of whether Mr B took out a card with NewDay. The soft search is only visible to Mr B and doesn't impact on his credit score.

Mr B has acknowledged that what NewDay has said is correct insofar as he used a price comparison website when looking for a new credit card. But he says he doesn't understand why so many searches were carried out and why the address was incorrect.

I can't comment on the number of soft searches that have been performed because I don't know which dates and how many times Mr B used the price comparison website, and whether he used more than one price comparison website. I haven't seen any evidence to suggest that NewDay carried out soft searches of its own volition i.e. independently of a search via a price comparison website.

In relation to the address – which Mr B has said has never been his address – the information used by NewDay is the same information as was inputted into the price comparison website. I haven't seen anything to cause me to think that NewDay made an error with the address. The best advice I can offer to Mr B here is to check to see what information he inputted into the price comparison website and take matters up with the website directly if the information hasn't been passed on to NewDay (or other lenders) correctly.

I appreciate that Mr B feels very strongly about this. He's said he intends to take matters further and clearly that it is his prerogative. That said, having reviewed all the available information, I haven't seen any evidence to suggest that NewDay has made an error or treated Mr B unfairly or unreasonably. I won't be asking NewDay to do anything further.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 18 November 2025.

Emma Davy  
**Ombudsman**