

The complaint

Mr T is unhappy with finance put in place by Close Brothers Limited ('CBL') to cover the cost of motorbike insurance.

What happened

Around April 2025 Mr T took out an insurance policy for a motorbike through a broker I'll refer to as 'N'. He says he later became aware CBL had set up a finance agreement to cover the cost. He says he never agreed for this to be put in place with N nor CBL. And he said if a credit check had been completed, this was done without his permission.

Mr T complained to CBL. CBL issued a final response to the complaint at the end of April 2025. This said, in summary, that CBL had acted on good faith from information it had received from N. It said on 10 April 2025, it received an instruction from N to set up a finance agreement. It said on the same day, it received a further instruction to cancel it.

CBL explained a welcome letter was sent to Mr T on 11 April 2025, but the agreement was cancelled the same day. CBL said it would remove any credit searches from Mr T's file. CBL also confirmed no money had been paid to it, and Mr T owed it nothing under any agreement.

Mr T referred the complaint to our service.

CBL explained to our service that it had deleted all of Mr T's details as per a request he made, and so it no longer had a copy of any credit agreement.

Mr T said he was unhappy with this and said he didn't ask CBL to delete his data.

Our investigator then issued a view and didn't uphold the complaint. She said, in summary, that there was little evidence Mr T did or didn't know about the finance agreement. But, she said CBL didn't need to take further action as the agreement had been cancelled within 24 hours and Mr T was at no detriment.

Mr T was unhappy with this. In summary, he said the investigator hadn't assessed things properly and pre-determined the outcome.

Our investigator explained this wasn't the case and told Mr T what he said didn't change her opinion.

As Mr T remained unhappy, 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.

Having done so, I do not think this complaint should be upheld. I'll explain why.

Both parties should note there is very little evidence to consider in this case. In short, I have almost nothing to show whether Mr T was aware he was entering into a finance agreement with CBL or not.

That being said, even if I concluded Mr T didn't know about the finance, I find CBL would have done enough to put things right.

N made CBL aware the agreement should be cancelled on the same day it was set up, and CBL actioned this within 24 hours. It has confirmed it would remove any information from Mr T's credit file about the agreement. And it explained Mr T paid, nor owed, any money to it.

In summary, whatever happened here, I find Mr T is at no loss and CBL needs to take no further action.

I've noted Mr T's concerns about CBL deleting his data. But given his complaint is that he never agreed for his information to be passed on to it, I don't think CBL needs to take any action on this point.

I want to reassure Mr T I've carefully considered everything he's said in relation to this complaint. But this doesn't change my opinion.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 2 January 2026.

John Bower
Ombudsman