

The complaint

Mr P complains Lowell Portfolio I Ltd are responsible for incorrect information about a debt appearing on his credit report.

What happened

Mr P says since July 2024 he'd been speaking to Lowell and a credit reference agency (CRA) to resolve an issue regarding an account and address that'd appeared on his credit report. Mr P says the account isn't his, and he's got no connection to the address in question.

Despite raising his concerns, Mr P says Lowell and the CRA are blaming each other for the issue – with him stuck in the middle.

Lowell say the address Mr P gave them as his correct address isn't one their customer is linked to. They explained this means Mr P may be linked to an address their customer is linked to - and explained this is due to the CRAs. Lowell added incorrect address links can happen when someone shares similar details such as name and date of birth. Lowell said they can't remove the incorrect address link, only the CRA can. From Lowell's perspective, they were reporting the account for their customer, but it was the CRA who were incorrectly showing this on Mr P's credit report.

A later response was also issued by Lowell – but that just reiterated the response they'd previously sent was valid.

Unhappy with Lowell's answer, Mr P asked us to look into things.

One of our Investigators did so, and ultimately found Lowell hadn't done anything wrong.

Mr P didn't accept this. He said:

- He spent hours with the CRA discussing this
- Sent countless emails explaining the same situation over and over again
- The CRA repeatedly said Lowell had created the entry, and Lowell said it wasn't them
- It was incredibly frustrating for him to be stuck in the middle – and he even suggested a group email conversation but this was not taken up by the CRA or Lowell
- This caused a serious impact to his mortgage application and he had to pay for a CRA membership to keep an eye on things

As Mr P didn't accept our Investigator's outcome, 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 or answered something 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.

As a starting point, I think it's helpful to explain I can't consider or make any finding about whether the CRA has or hasn't made an error. This complaint is about Lowell and their actions, so I can only decide if I think they've treated Mr P fairly.

I say this because I'm aware Lowell have explicitly said the error is the CRAs, but that isn't a finding I can make – because I don't have authority to consider a complaint against them. I have noted Mr P's comments that his complaint was always about both Lowell and the CRA. But, when our service was setting up this case, we asked him for the final response letter that related to his complaint, and he provided the response from Lowell only.

Lowell's position seems to have been from the start the problem isn't something they're responsible for.

The notes I have show the issue was first raised on 1 July 2024. Lowell's internal notes to the CRA on 4 July 2024 show they sent the following message:

"The default refers to an T... account that Lowell purchased. Mr P...has been in contact with Lowell raising this matter and an investigation (sic) we sent our findings on 03/07/2024. The account is reporting correctly on our end. Mr P...might be linked to our customer, but Lowell will not have created this link. He needs to find out who created the link and ask for it to be removed so they will stop seeing our customer's details."

By the time of sending this message to the CRA, Lowell had already told Mr P they didn't think the issue was due to anything they'd done wrong.

In reviewing all of the information I've got, which includes what Lowell were reporting to the CRAs, they didn't report the address Mr P has mentioned. On their own internal records it's not listed – and they've explained they continue to report defaults at the address they've been given by the original lender. I think this explanation makes sense, and I'm persuaded by it.

What that all means is I'm satisfied Lowell didn't report the wrong address to the CRA. Because of that, I can't reasonably hold them responsible for the events that occurred afterwards. Lowell told Mr P two days after his first contact they didn't think they were responsible – and I'm satisfied they were right.

I realise the situation for Mr P was incredibly frustrating – and he has my sympathy for that. But, I can only ask Lowell to take further action if I think they've not acted fairly or reasonably. Here, I can't find they've done anything wrong.

My final decision

For the reasons I've set out above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 8 January 2026.

Jon Pearce
Ombudsman

