DRN-6093393

The complaint

Ms M complains that that Creation Financial Services Limited included the wrong first names and used the wrong business name in correspondence that was sent to her.

What happened

Ms M had a credit card with Creation that was opened in September 2017. The account was closed in August 2023. In 2022 Creation issued a letter to Ms M concerning a £30 fee. Creation's letter used a different business name, "D".

Last year, Ms M raised a Data Subject Access Request (DSAR) with Creation. Creation issued the DSAR response issuing correspondence and documents relating to its relationship with Ms M. The documents included two letters issued in 2019 relating to Payment Protection Insurance (PPI) that included the wrong first name for Ms M.

Ms M went on to raise various complaints with Creation. Ms M complained Creation lent irresponsibly when it approved her credit card application, that fees were unfairly applied, that it was difficult to contact and fail to provide reasonable support. Ms M also complained that Creation used the wrong first name in two letters it sent her and the wrong business name in another.

Creation issued a final response in July 2025 but said it couldn't see that the wrong first names had been used. Creation also explained that D formed part of the same business at the time which is why the letter included its name.

An investigator at this service looked at Ms M's case. They noted Ms M hadn't referred earlier complaints to us despite a 2022 final response being issued by Creation. As a result of the delay, the investigator concluded Ms M was out of time to refer her complaints about the £30 fee, difficulties contacting Creation and lack of support provided. The investigator also noted Creation hadn't finished investigating Ms M's irresponsible lending complaint at the point she referred the matter. The investigator confirmed we could look at Ms M's complaints about the first names and business name used in Creations letters. They thought Creation had explained how the issues had come about and didn't ask it to do anything else.

Ms M asked to appeal and her case was passed to me to make a decision. I recently issued a decision that explained the Financial Ombudsman Service couldn't consider Ms M's complaints about the £30 charges applied to her account, the difficulties contacting Creation and lack of support as those issues weren't referred within the relevant time limits. In this decision, I'll cover the remaining issues that fall within the scope of this service.

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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal

nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

As I've noted above, in this decision I'm only going to comment about the issues relating to the wrong first name being used in Creation's PPI letters from 2019 and the wrong business name being used in a fee letter from 2022. I know Ms M has also made an irresponsible lending complaint but when we started looking at her case the investigation by Creation wasn't complete. At the time of issuing this decision, Ms M hasn't referred her irresponsible lending complaint to us. If Ms M wishes us to consider this complaint issue further, she has the option of referred the case to us for an independent review. I'm not going to comment on that point in this decision.

I can see two letters Creation issued contained the wrong first name for Ms M in 2019. In its July 2025 final response Creation said it was unable to find the letters Ms M was raising so couldn't say why the wrong names were used. But Creation confirmed it had checked Ms M's address history and couldn't find anyone else with a similar name. I think it's most likely that human error led to the wrong names being used. The letters were issued in 2019 and Ms M hasn't told us about any specific concerns in terms of a financial loss or identity theft. Whilst I understand Ms M was concerned by the issue, I haven't found the distress and inconvenience caused was sufficient to fairly ask Creation to pay compensation.

Creation's final response from July 2025 also explains why another business name was used on correspondence that was issued in 2022. I'm satisfied the explanation provided is clear and that Creation has confirmed what happened and that D formed part of the same group of businesses. I haven't been persuaded the business name used caused an unreasonable amount of distress or inconvenience to Ms M so I'm unable to make an award.

I'm sorry to disappoint Ms M but as I'm satisfied Creation has dealt with her complaint fairly, I'm not telling it to do anything else.

My final decision

My decision is that I don't uphold Ms M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 18 February 2026.

Marco Manente
Ombudsman