

The complaint

Mrs B complains that Santander UK Plc (Santander) wouldn't agree to remove adverse information from her credit file regarding a personal loan although it has agreed not to pursue the outstanding balance. Mrs B had previously complained that Santander had been irresponsible in granting her the personal loan, as it was unaffordable for her, which Santander didn't uphold.

What happened

The details of this complaint are well-known to both parties, so I won't repeat them again here. The facts aren't in dispute, so I'll focus on giving the reasons for my decision.

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 that I've summarised this complaint above in less detail than it may merit. No discourtesy is intended by this. Instead, I've focussed on what I think are the key issues here. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

If there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is the right outcome. I will, however, refer to those crucial aspects which impact my decision.

Lastly, I would add that where the information I've got is incomplete, unclear or contradictory, I've to base my decision on the balance of probabilities.

After careful consideration I've come to the same conclusion as our investigator and for broadly the same reasons.

I've decided that I won't be asking Santander to do anything else in relation to this complaint as:

- Our Investigator found, and Mrs B accepted, that her complaint about Santander's decision to grant the personal loan had been brought outside the time limits set by the regulator. I agree with our Investigator that part of the complaint has been brought out of time. So, I'm unable to comment on it.
- I'm sorry to hear about the tough time Mrs B has been experiencing with her mental health. I don't doubt how difficult things have been for her. I haven't gone into detail, to protect her privacy, but I'd like to reassure her I've read and considered everything she's sent us.
- That said, Santander has a duty to report true and accurate information to Mrs B's credit file. I've looked at the information Santander has reported to Mrs B's credit file, and I'm satisfied it's an accurate reflection of what happened with the loan.

- So, I can't reasonably ask Santander to amend the information it's reported to Mrs B's credit file.

I know this isn't the outcome Mrs B hoped for. But for the reasons given above, I'm not intending to ask Santander to do anything further to put things right.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 19 March 2026.

Frances Young
Ombudsman