

complaint

Miss S complains that NewDay Ltd failed to close her credit card account and mark her credit report to show this.

background

Miss S says that in early 2015 she paid her account in full. She says she was told the account would be closed and this would show on her credit file. But she says this didn't happen until late in 2015 despite various telephone calls. She wants her credit file corrected as it is having an adverse impact.

NewDay says it updated Miss S's credit file after she cleared the account in full. There was no evidence she'd asked to close the account at the time of payment. But it closed it when she called in late 2015 and showed the account as settled. It didn't think it'd done anything wrong.

The adjudicator said that due to lack of evidence she needed to decide what was most likely to have happened. The credit file showed the account as satisfied when the balance was cleared and settled when the account was closed. She thought this was a true and accurate reflection of what happened. NewDay offered to amend the record so that it showed as settled back to April 2015 when the payment in full was made. Miss S didn't accept the offer and said her account was still showing as delinquent.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. While I am sorry to disappoint Miss S I agree with the adjudicator for much the same reasons.

I can see from Miss S's credit file that the account shows a nil balance from the month after the payment in full was made. It's also shown as settled in late 2015. I don't think the credit record shows the account is delinquent but it does continue to show historic missed payments. I think it is an accurate record of the position on the account.

It isn't possible to be certain what calls were made. But in any case NewDay offered to update the credit record as if the account was closed when Miss S made her payment in April 2015. This reflects what Miss S wanted to happen. I think this is fair and reasonable in all the circumstances.

my final decision

I think that NewDay Ltd has made a fair offer to amend Miss S's credit to show it was settled when she paid the account in full.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 25 July 2016.

Colette Bewley
ombudsman