

complaint

Miss K complains that Caversham Finance Limited has entered incorrect information on her credit file.

background

Miss K bought a freezer from Caversham in 2012. She later returned it, but her credit file was not updated to reflect this.

In 2014, Miss K paid in full for a phone she had bought. Again her credit file was not amended to show this had happened.

When Miss K realised there were mistakes on her credit record, she complained to Caversham. After a number of emails from Miss K, her credit file was amended in March 2015.

Miss K received conflicting information about whether Caversham had agreed to amend her credit file. One email told her this would happen, while another email said that it did not agree to update her credit file. Miss K brought a complaint to us to consider. She was not happy that her credit file had not been updated, and that she had been given conflicting information about whether it was to be amended.

The adjudicator recommended that the complaint should be upheld. He considered that Caversham should pay Miss K £200 compensation for its failure to amend her credit file. It should also pay £50 for poor complaint handling, and for the confusion caused by the letter which said her file would not be updated.

Caversham is not happy to accept the adjudicator's recommendation. It says it is prepared to offer the following as compensation for the delay in updating Miss K's credit file:

- A gift voucher of £100
- A written apology
- Written confirmation that her credit file has been updated.

Miss K is not happy to accept this offer. She says it does not fully compensate her for what she has been through.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Miss K settled her freezer payment in 2012 when she returned it. She paid off her phone finance in 2014. Caversham did not amend her credit file to reflect this until mid 2015. Miss K had to spend time communicating with it on several occasions before the changes were made. I consider that Miss K should be compensated both for the delay in amending her credit file, and the time she spent contacting Caversham to make sure this happened.

I do not consider that the offer of £100 gift vouchers properly compensates Miss K for the trouble and upset she has experienced. I find that the adjudicator's recommendation of £200 for the late amendments to the credit file, and £50 for poor customer service, is reasonable.

my final decision

My decision is that I uphold this complaint. In settlement of it, Caversham Finance Limited should pay Miss K £250.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 13 November 2015.

Rosemary Lloyd
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