

complaint

Mr P complains that he's changed his name but Callcredit Limited hasn't linked the credit file in his former name with his new name.

background

Mr P complained to Callcredit earlier this year that he'd changed his name but it hadn't linked the credit file in his old name with the credit file in his new name. He said that this was adversely affecting his credit rating and making it difficult for him to get credit. He wasn't satisfied with its response so complained to this service. He also complained that his address was wrong.

The investigator didn't recommend that this complaint should be upheld. She said that Callcredit had provided evidence to show that Mr P's name, address and date of birth are correct in its records. She said that personal information updates need to go through the lender and would then automatically be updated on Callcredit's system. So she recommended that he contact his bank and other credit providers (if he hadn't already done so) to inform them of his name change. And she didn't think that Callcredit had acted unfairly.

Mr P has asked for his complaint to be considered by an ombudsman. He says that Callcredit deliberately hasn't changed its records and won't link his profiles.

my findings

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

Callcredit has provided evidence to show that Mr P's name, address and date of birth are correctly recorded on his credit file. And it says that it's displaying his electoral registration as provided by his local council.

Credit reference agencies store information provided by financial and other organisations – and they provide that information and associated services to lenders, subscribers and others. But it's the financial and other organisations that actually tell the credit reference agencies what to record.

So it's for Mr P's banks and lenders to provide information about his accounts to Callcredit. And Mr P should contact them if they're not correctly reporting information to Callcredit. I'm not persuaded that there's enough evidence in these circumstances to show that Callcredit has acted incorrectly in connection with Mr P's information – and I'm not persuaded that there's any evidence to show that it's deliberately recording incorrect information about Mr P.

And I don't consider that it would be fair or reasonable for me to require Callcredit to take any action in response to Mr P's complaint.

my final decision

For these reasons, my decision is that I don't uphold Mr P's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 18 January 2018.

Jarrold Hastings
ombudsman