

complaint

Mr L complains he couldn't access the information on his credit record with Callcredit Consumer Limited, trading as Noddle. When he tried to sort out some of the problems, he was concerned by the bad customer service he got over the phone.

background

Mr L was having issues with his Noddle account registration in August 2018 and was told there was no account registered against that specific email address. Mr L continued to have problems with his Noddle account until they confirmed Mr L's account had been set up. Mr L then had trouble changing his password and he complained that he needed to find out information on his credit record because he wanted to make a mortgage application. He continued to have difficulty accessing his account. He made a call on 2 October 2018 to speak to the person he'd been dealing with. Mr L was only able to speak to a receptionist, someone who he says was rude to him.

Noddle has agreed with the account Mr L has given but felt these issues were all sorted. They provided him with a final response on 24 October 2018 confirming this.

Our investigator did not uphold the complaint because she felt that not having access to his credit information did not mean Mr L couldn't have got a mortgage. She felt the receptionist was not rude but could not help Mr L because she was not employed by Noddle and so did not know the complaints procedure for Noddle. Mr L did not agree with this outcome and the matter has now come to me for final decision

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I will not be upholding the complaint and I will explain why.

Noddle is an online only service allowing customers to access information on their credit record. All contact with Noddle is through email. Mr L wanted to access his Noddle account to check his credit status as he was going to apply for a mortgage. Mr L had difficulties with registering and accessing his Noddle account from 20 August until 5 September. This was because there was no account registered under the email address that Mr L was using. Mr L has two email accounts so it is more than likely that he was using his other email account to try and access his account. That is why he was having problems which I can see Noddle explained to him.

Mr L contacted Noddle on 7 September as he was having problems changing his password. Noddle have stated in their evidence that after investigation it was found Mr L was having problems entering his user name correctly and he was offered a prompt.

Looking at this information I can see Mr L was having difficulties with accessing his account and this must have been frustrating. However I don't think the evidence shows this was because of anything that Noodle was doing wrong. Mr L was unwilling to answer the new security questions on 9 October 2018 and this delayed his account being unlocked. Mr L's account was unlocked on 11 October. Noddle corrected his address and gave him information about lodging a Notice of Correction on 15 October 2018.

Having considered the evidence relating to delays in responding to his queries I have checked and I can see that Noddle don't say how long they will take to respond to a customer query. I am satisfied that Noddle responded within a reasonable time and the delays in accessing Mr L's account were as much down to user error and not anything that Noodle did wrong.

One of Mr L's main complaints to us was in relation to the customer service he received on 2 October 2018 when he had a conversation with a receptionist trying to route his call. I have listened to this call. The receptionist tried to put Mr L through to the person he wanted to speak to but he wasn't available. She then offered to send him a message. Mr L was unhappy with this and wanted immediate access to his account. It was explained to him that she wasn't able to do this and why. Having listened to the call I understand Mr L was frustrated he couldn't speak to someone who could help in the way Mr L wanted. It must be annoying to have contact details for someone who wasn't versed in all of Noddle's procedures but I'm not sure this necessarily equates to bad customer service. Nor do I believe the person Mr L was talking to was rude. In fact she was trying to be as helpful as possible in the circumstances. Mr L's problems were sorted out within a few days.

Mr L mentioned that he wanted to check his credit file as he wanted to apply for a mortgage. I can see Mr L's problems accessing his file were frustrating but I don't believe that not being able to access his credit file would have affected his mortgage application. During our investigation Mr L did not mention any further issues with his mortgage application. I would expect that if Mr L's difficulties in accessing his credit file affected his mortgage application this would have been the main subject of his complaint.

my final decision

For the reasons stated above I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 25 May 2019.

Esperanza Fuentes
ombudsman