

complaint

Mr B complains that NewDay Ltd trading as Progressive Credit Limited made incorrect entries on his credit file.

our initial conclusions

The adjudicator recommended this complaint be upheld. Mr B received notification of search entries on his credit file made by Progressive. These concerned a credit card which he says he terminated many years ago. Progressive was slow to respond and eventually offered to remove the entries, but one of the credit reference agencies required more information before doing so. Despite this information being supplied, and the adjudicator asking for clarification, Progressive has failed to provide a meaningful response. The adjudicator recommended that Progressive remove all entries on Mr B's credit file and pay him £300 for distress and inconvenience.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Mr B and Progressive have provided.

On discovering there were unexplained entries on his credit file Mr B phoned and wrote to Progressive to find out why these had been made. Progressive does not appear to have treated his concerns as seriously as I would have expected. Despite our involvement it has yet to explain why the entries were made, nor has it apologised. Progressive took the view that the matter would be resolved as entries would automatically be removed after six months. It has also failed to engage constructively with the adjudicator.

I can understand Mr B's concerns as to why Progressive made the entries and, in the light of its failure to reassure him, I consider it should pay him for the distress and inconvenience he has suffered.

My final decision is that I uphold this complaint and I direct NewDay Ltd trading as Progressive Credit Limited to remove all entries it has made on Mr B's credit files and to pay him B £300.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr B either to accept or reject my decision before 8 July 2014.

Ivor Graham

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.