

## **complaint**

Miss W complains that Santander UK Plc caused damage to her credit profile by incorrectly recording a default on her credit file.

## **background**

Santander incorrectly registered a default against Miss W and did not remove it. Miss W says it meant she had difficulty obtaining credit. Santander offered compensation of £500 which our adjudicator considered reasonable. Miss W disagreed saying in summary that the money offered is not enough for the stress she has suffered.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. Santander accepts it had agreed to remove the default registered on Miss W's credit file in 2013 but had failed to do so. My task, therefore, is to decide the amount of compensation that should be due to Miss W.

Miss W says that she suffered financial loss. She says since August 2013 when the default was first registered she made 9 credit applications which were refused. She says that she was declined applications for various forms of credit including 3 mortgage applications. But the credit file shows only 2 applications and does not show those other applications. The file also shows a Judgment registered at Miss W's address in May 2014 which is likely to have affected her ability to obtain credit more than the default. I am not therefore persuaded that the evidence supports a conclusion that this default registration led to a refusal of credit. I cannot fairly say that Ms W suffered financial loss as a result.

I do recognise that Miss W suffered a great deal of disappointment at her treatment by Santander particularly as she was told on several occasions that the matter had been resolved when in fact it had not. I do, however, consider that that the offer of £500 reasonably compensates Miss W for the upset, stress and disappointment she suffered. I, therefore consider that payment of £500 by Santander to Miss W is a fair outcome to this complaint.

## **my final decision**

My decision is that Santander UK Plc should pay Miss W £500. Under the rules of the Financial Ombudsman Service, I am required to ask Miss W to accept or reject my decision before 28 September 2015.

Gerard McManus  
**ombudsman**