

## **complaint**

Miss N complains that The Royal Bank of Scotland Plc wrongly changed the date of birth on her current account and this may have affected her credit rating.

## **background**

When Miss N visited a branch of RBS about an unrelated matter, she noticed that the date of birth on her current account was incorrect. The bank had previously had her correct details. Miss N made repeated contact with the bank in an effort to discover when and why her date of birth had been changed and whether this will have had a negative effect on her credit score.

RBS accepts it made a mistake when her date of birth was altered to an incorrect date, but has not been able to say when or why this happened. It has informed Miss N that its credit file department will ensure this does not affect her credit file.

Following the involvement of this service, RBS offered Miss N £100 compensation, which the adjudicator said was reasonable. Miss N initially accepted this offer, but has changed her mind. She says that upon reflection the compensation is inadequate given that the bank has accepted responsibility for the mistake. She says the amount offered does not properly reflect the stress she has been caused by the poor handling of her complaint by RBS. She considers the wrong date of birth must have had an effect on her credit score, otherwise RBS would not have to correct her file and would not offer compensation.

## **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 understand Miss N's strength of emotion and frustration in relation to the error made by RBS and the fact it cannot explain how or when the mistake was made. However, I agree with the adjudicator that whilst Miss N suffered distress and inconvenience, I do not find it fair and reasonable to ask the bank to do more to resolve the matter.

I understand that Miss N is fearful that her credit score may have been affected, but there is no information to show this has happened. I am satisfied that RBS has given Miss N an assurance that it will take any steps necessary to make sure her credit score is not affected in the future.

I appreciate Miss N's view that £100 compensation is inadequate and she asks for £300. I know it will disappoint Miss N but I consider £100 is fair and reasonable, when taken together with the other steps RBS took to try to put things right. This service does not have the power to punish RBS.

## **my final decision**

My final decision is that The Royal Bank of Scotland Plc should pay Miss N £100 as it has offered to do (if it has not already done so).

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss N to accept or reject my decision before 29 April 2016.

Charlotte Holland  
**ombudsman**