

complaint

Mr T complains that NewDay Ltd (trading as Aquacard) incorrectly recorded late payments on his credit file.

background

Mr T's representative says it contacted Aquacard to have the incorrect information removed from Mr T's credit file, but that it was unable to trace the account.

Our adjudicator did not recommend that the complaint should be upheld. He said that Aquacard was still unable to trace Mr T's account but that as the account was settled over six years ago, this was not unreasonable and the entry on the credit file would no longer be affecting Mr T.

Mr T's representative responded to say, in summary, that the information must be incorrect as the file shows that two consecutive payments were late, but didn't record the first one.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Much like the adjudicator, I am not satisfied that there is sufficient evidence to show that Mr T's credit file is incorrect. I acknowledge that it shows two consecutive late payments, without recording the first, but the credit agency has said that it is possible Aquacard only recorded it after the second late payment. Indeed, I have looked at Mr T's complete credit file and the balance of the Aquacard account increases for the two months immediately prior to the late payment marker. As other accounts on his credit file show late payments at around the same time, I think it is more likely than not that the credit file is an accurate reflection of the account. Therefore, I cannot conclude that Aquacard has made a mistake.

my final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr T to accept or reject my decision before 16 February 2015.

Amanda Williams
ombudsman