complaint

Ms T complains that Callcredit Limited recorded incorrect information on her credit file and this caused her to be refused credit and contacted by debt collection companies.

background

Ms T explains that a third party recorded an incorrect address link with Callcredit. This caused her problems when she applied for credit and was refused. Ms T was also contacted by debt collection companies asking her to repay debts she didn't owe. Ms T said that this has caused her trouble and upset and Callcredit should have done more to supress the information on her credit file.

Our adjudicator didn't recommend that the complaint should be upheld. She thought that Callcredit hadn't done anything wrong, because once Ms T explained the situation it raised an enquiry with the third party and the information was removed following confirmation that it was wrong. Ms T didn't agree and said that Callcredit should have taken steps to supress the information.

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 can appreciate that Ms T has been caused considerable trouble and upset by the inaccurate information recorded on her file. I know that she feels that no business is taking responsibility but I can only look at what Callcredit has done.

When Ms T told Callcredit about the problem, it went back to the third party to verify the information. Callcredit only reports the information and it would be unreasonable to expect it to verify every single piece of data it gets. Callcredit relied on the third party that the information was accurate. As soon as the third party confirmed that the information was incorrect Callcredit took steps to remove it from Ms T's file.

Ms T has explained that another credit reference agency took steps to supress Ms T's data to stop it matching with the incorrect link. I can appreciate why Ms T thinks that Callcredit should have done this but I can't say that the steps it took were unreasonable or it should have done more. I say this because it is a matter for Callcredit to decide what it should report and what steps it should take when it is told information might be wrong. I think that what Callcredit did was reasonable in the circumstances.

my final decision

My final decision is that I don't uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Ms T to accept or reject my decision before 18 February 2016.

Emma Boothroyd
ombudsman