

complaint

Mrs D complains that Callcredit Limited will not help her to update her credit file to record her correct electoral role information. She says the incorrect details are affecting her ability to obtain credit.

background

Mrs D moved her to her current address on 1 February 2014. She applied for voter registration, and she was enrolled on the electoral role on 24 April 2014. In May 2014, she applied for a mobile phone contract. Mrs D says her application was declined as her address was recorded incorrectly on her credit file, and her electoral registration was not recorded.

Mrs D complained to Callcredit. It explained that it can take a month for information to be passed onto it. This would explain why the electoral registration was not on her file in May 2014. Further Callcredit relies on the address details forwarded by Mrs D's creditors. It explained that she should contact them to ask them to provide the correct information.

Mrs D was not happy with this response and brought a complaint to us to consider.

The adjudicator did not recommend that the complaint should be upheld. She considered that Callcredit relies on councils to provide it with information on electoral registration. The adjudicator noted that this had only been actioned in late April. As a result, it was not unreasonable when it was not on Callcredit's register only several weeks later.

The adjudicator noted that Callcredit also records information provided to it by financial bodies. Mrs D will need to contact them to ask them to correct her address details.

The adjudicator was not persuaded that the address and electoral discrepancies had caused the phone company to refuse Mrs D a mobile phone contract.

Mrs C does not agree. She says that she will have to pay to check her credit score report.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. Having done so, I have agreed with the recommendations of the adjudicator for much the same reasons.

Callcredit relies on councils and other financial bodies to provide it with accurate information. Its role is to record the details provided to it. I consider that it is not unreasonable for it to take a month for information on electoral registration to be loaded onto a person's credit file. Mrs D checked her details several weeks after she had been put on the roll. The details had not been entered at this point. They were however noted shortly afterwards. I find that Callcredit has acted reasonably and promptly in this respect.

Similarly with regards to Mrs D's address, Callcredit has recorded the details provided to it by her creditors. If the information is incorrect, Mrs D should contact them and ask them to amend the details given to Callcredit. It can then change them on its file. In the meantime, Callcredit has acted reasonably in noting the address information which has been provided to it.

Further as the adjudicator has noted, it is not clear that the two discrepancies caused the mobile phone company to refuse to give a contract to her.

my final decision

For the reasons I have explained, my decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs D to accept or reject my decision before 30 April 2015

Rosemary Lloyd
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