

## **complaint**

Mrs G complains about the information relating to her hire purchase agreement that N.I.I.B. Group Limited, trading as Northridge Finance, has recorded on her credit file. Her husband is also involved in her complaint.

The details of this complaint are well known to both parties and have been set out by the investigator so I won't repeat them again here. Instead I'll focus on giving the reasons for my decision.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I agree with the conclusions reached by the investigator for these reasons:

- it's clear from the evidence that Mrs G wanted to change the date of the monthly payment under her hire purchase agreement to a specified date in the middle of each month;
- she says that she sent Northridge Finance a completed direct debit mandate to change the payment date and her direct debit was cancelled in August 2018 so the monthly payment of £129.92 wasn't collected in August or September 2018;
- I've listened to a recording of the call that Mrs G's husband made to Northridge Finance after the payment was missed in September 2018 – it was agreed that a manual payment would be made in mid-September and the direct debit mandate would begin in October 2018;
- no manual payment was made in mid-September so Northridge Finance contacted Mrs G at the end of that month and a payment of £150 was made towards the arrears on the account (and the remaining arrears were cleared by a payment in February 2019);
- Northridge Finance has recorded information about the missed payments on Mrs G's credit file – but I consider that information to be a true and accurate record of her payment history and I've not been provided with enough evidence to show that it's provided incorrect information to the credit reference agencies;
- I consider that Mrs G intended to make her payments on time but that there was confusion about the direct debit which led to the August and September 2018 payments not being made – but the manual payment that had been agreed for mid-September 2018 then wasn't made;
- I'm not persuaded that there's enough evidence to show that Northridge Finance has acted incorrectly in its dealings with Mrs G and her husband; and
- I find that it wouldn't be fair or reasonable in these circumstances for me to require Northridge Finance to change any of the information that it's recorded on Mrs G's credit file, to pay her any compensation or to take any other action in response to her complaint.

**my final decision**

For these reasons, my decision is that I don't uphold Mrs G's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 6 June 2020.

Jarrold Hastings  
**ombudsman**