

complaint

Mr B complains British Gas Insurance Limited added an incorrect address to his customer profile on its system and told him it can't remove it.

background

British Gas added an incorrect address to Mr B's customer profile for his HomeCare policy. Mr B says this happened around three or four years ago. He was given assurances at the time that the address had been removed.

In 2016 the same incorrect address showed up on Mr B's rewards account because it was linked to his policy with British Gas (he earned loyalty points through British Gas). He also found that a separate complaint he made in 2015 was closed down prematurely because the business called the consumer living at the other address.

British Gas tried to remove the incorrect address record by creating a brand new profile for Mr B, but it didn't work. It says there's no way to remove it on its systems. Mr B is now concerned there's a risk the incorrect address could affect his credit file and that other companies or customers can see this information. He doesn't accept there's no way British Gas can remove it.

Our investigator upheld Mr B's complaint in part. He thought British Gas should pay Mr B £150 for the distress and inconvenience caused by the incorrect record. He also thought British Gas should take steps to make sure that the incorrect information can't be viewed by any other parties and that Mr B's credit file can't be affected by it.

British Gas agreed with the investigator's view. It confirmed the information on Mr B's profile can't be viewed by anyone else and it said this won't affect his credit file because it doesn't report information to the credit reference agencies.

Mr B says his position hasn't changed as the address is still linked to him and he feels British Gas's assurances bear no resemblance to the truth. He says the outsourced call centres will see this incorrect information. He also says credit reference agencies clearly state that if you're financially linked with someone, their credit history can affect you – and that address errors can seriously affect financial applications. He's also raised this with the Information Commissioner's Office ("ICO").

The complaint was referred to me for a final 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.

I acknowledge Mr B's frustration as British Gas clearly accepts it made an error by adding an incorrect address to Mr B's customer profile. But British Gas says the system it uses doesn't allow it to remove addresses that were added to an account previously because it keeps a log of all changes. And I can see it has tried to remove the address without success, as it says. So, for me to direct British Gas to remove the incorrect address from Mr B's profile, I would have to order it to change its system – which I don't have the power to do.

Given British Gas says removing the incorrect information isn't a possibility, I would at least expect British Gas to add information to the account to correct it, so it's very clear the address has no valid link to Mr B. And British Gas has provided a screenshot of Mr B's profile to show the notes on his account make this clear. So, while I realise this will come as a disappointment to Mr B, I can't ask it to do anything further.

As well as the frustration Mr B has experienced, I appreciate the worry this has caused him – especially as the address came up on his linked rewards account. And Mr B is seriously concerned that the address could affect his credit file. So I agree with the investigator that some compensation is due.

However, according to the credit reference agencies, a linked address does not directly affect a consumer's credit score or ability to get credit. Neither do the people that have lived at that address, unless the consumer is financially associated with them (for example, they've shared a joint financial account or have applied for joint credit). And Mr B has no financial association with anyone that has lived at the address in question.

Given the above, I'm satisfied that the wrongly linked address shouldn't have an impact on Mr B's credit file. In any event, British Gas has also confirmed that, while there is a cancelled HomeCare agreement for Mr B at the incorrect address, there's no risk it will affect his credit file because HomeCare policies aren't reported to credit reference agencies.

Overall, I appreciate Mr B's strength of feeling and frustration. But taking everything into account, I think the £150 compensation British Gas has agreed to pay him is fair and reasonable to reflect the worry and inconvenience caused by the incorrect address record.

my final decision

For the reasons explained above, I uphold Mr B's complaint in part. British Gas Insurance Limited must pay Mr B £150.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 12 June 2017.

Joanna Brown
ombudsman