

## **complaint**

Mr B complains that Sigma SPV2 Limited (Sigma) is pursuing him for debt he says isn't his. And he's unhappy with the information that has been recorded on his credit file about the debt.

## **background**

Mr B says Sigma hasn't provided him with a copy of the agreement he signed to open the account that's relevant to debt. So he thinks it's unenforceable. He says that the information that has been recorded on his credit file about it should be removed. And that another company (Sigma Red Limited) has registered a default on his credit file. He says he has had no dealings with that company.

But our adjudicator said that after looking at what's been provided, she was satisfied that Mr B owed the debt. She thought that the £75 Sigma has sent him for not providing him with a copy of the relevant credit agreement was fair. She said that Sigma has told us that after it bought the debt in April 2014 it passed it on to Sigma Red as that company deals with the administration of its accounts. So that's why that company has recorded information on Mr B's credit file. At that point the business that Sigma bought the debt from recorded it as settled. That's because its debt was settled with Sigma. Mr B has been paying another debt collection business Sigma uses money towards his debt. So that's why Mr B hasn't had contact with the Sigma company referred to on his credit file.

Our adjudicator was satisfied by this. She was also satisfied that the default date referred to on Mr B's credit file was correct.

Mr B asked for his complaint to be reviewed. He has also complained about the debt collection business he has been paying in connection with the debt. But that complaint is being considered by us separately.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. And I agree with what the adjudicator has said for the same reasons.

I appreciate that there have been a number of different businesses involved with Mr B's debt. I can see that this might've been confusing for Mr B, and that it's been harder for him to check that the information that has been recorded on his credit file is correct. But I'm satisfied the debt is his. And I think Sigma was entitled to record information about it on his credit file when it did.

Sigma has told us that the information on his credit file should've been recorded by Sigma Red, not Sigma Red Limited. And that mistake has been put right now. But as I don't think this has affected Mr B's overall position, I don't think it would be fair for me to require Sigma to compensate him for this.

**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 Mr B to accept or reject my decision before 23 November 2015.

Laura Forster  
**ombudsman**