

complaint

Mrs K complains about information that Vanquis Bank Limited has recorded on her credit file. She says it has linked addresses that have nothing to do with her to her details.

our initial conclusions

Our adjudicator recommended that the complaint should be upheld. Vanquis did not reply to the adjudicator's requests for information, and she considered that Mrs K had a valid case. She proposed that Vanquis remove the linked addresses from Mrs K's credit file and pay her £250 by way of compensation. Despite reminders, Vanquis did not respond substantively to the adjudicator's findings.

my final decision

I have considered everything that Mrs K and Vanquis have said and provided, to decide what is fair and reasonable in this complaint.

Vanquis has provided nothing to show that it correctly recorded the linked addresses on Mrs K's credit file. It has not explained why it might not be able to demonstrate that, or why it is apparently not prepared to amend Mrs K's credit file – despite our requests.

In all the circumstances and in the light of the evidence that is available, I agree with our adjudicator that Vanquis should fairly remove the linked addresses. I find nothing to indicate that they were correctly recorded. I also consider that Mrs K should fairly receive some compensation in recognition of the costs of checking her credit file for as long as she did, as well as of the distress and inconvenience she has been caused as a result of Vanquis's poor handling of this whole matter.

My final decision is that I uphold this complaint, as set out more fully overleaf.

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs K either to accept or reject my decision before 10 October 2013.

Janet Millington

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

In full and final settlement, I order Vanquis Bank Limited to:

- arrange for the two linked addresses Mrs K has complained about to be removed from her credit file; and
- pay Mrs K £250 by way of compensation.

If Mrs K accepts my decision, I remind Vanquis that it should comply with the settlement promptly.

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.