

## **complaint**

Mr Q complains about delay by NewDay Ltd (trading as Aqua) in updating his credit file, to show that he was making regular payments on a new credit card.

## **background**

Mr Q says he had chosen the card as one which would help him to build up his credit rating. But when he checked with credit reference agencies they said they had no information on the card even though Aqua said it had been sent. Eventually, after he complained, Aqua accepted that the issue was being caused by a problem with the way his address was being laid out on the information sent to the agencies. Aqua said it had corrected that and offered £50 in compensation. Mr Q did think that was enough and complained to us.

The adjudicator did not recommend that the complaint was upheld. He thought £50 was enough, as Aqua had taken remedial action within a reasonable time. He said that it appeared that any continued problem must be caused by the credit reference agency not updating its records.

Mr Q asked for an Ombudsman to consider the complaint. He said his credit file had now been updated, but he remained concerned about how long that had taken. He said Aqua knew there was a problem in September 2013, but did not rectify it until February 2014. He had to chase them repeatedly before action was taken. He referred to guidance from the information commissioner on credit records.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

I do not think there is any dispute that Aqua should have been sending accurate information to credit reference agencies in a format which they could use. The issue is whether the £50 compensation already offered is adequate. I think it is.

Mr Q only activated the card in the second half of August 2013, so I am not sure he could have expected any record of the card to appear on a credit reference site before late September at the very earliest. It appears that, after Mr Q complained, the problem was resolved in February 2014.

Although the Aqua card does advertise as being able to help you achieve a better credit rating, I cannot see that that would happen immediately a card was issued. It would be important that there was a record of regular payments being made for some time. Indeed the Aqua website says that 'with the right strategy you could improve your credit rating in as little as six months'. That suggests it is unlikely to take a shorter time. So it does not seem likely that Mr Q's credit rating would have improved before February 2014, even if the information had been being recorded. Therefore I do not think it is likely that the problem has actually affected his credit record significantly.

I can appreciate that the delay in resolving matters would have been annoying, especially if Mr Q had to contact Aqua repeatedly. But I think the £50 already offered is fair and reasonable compensation for that.

**my final decision**

My decision is that NewDay Ltd should pay Mr Q £50.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr Q to accept or reject my decision before 3 March 2015.

Hilary Bainbridge  
**ombudsman**