

complaint

Ms F complains that 1st Credit Limited has recorded inaccurate information about her on her credit file.

background

Ms F had a credit card with a third party. She says her credit limit was £5,800.

In 2009 Ms F says she got into financial difficulties and that the third party did not help her. Ms F says that the third party asked debt collectors to attempt to recover the outstanding balance and eventually sold the debt to 1st Credit Limited. She says that she was told the outstanding balance was approximately £8,000 when the debt was sold but that it should not have been more than £5,800 as this was her credit limit.

Ms F complained to 1st Credit Limited that the outstanding balance it was recording on her credit file was wrong. She also complained that the way the debt had been recorded on her credit file made it look like she owed this debt more than once. 1st Credit Limited did not uphold Ms F's complaint. Ms F was unhappy with 1st Credit Limited's response and so complained to us.

Our adjudicator did not recommend that this complaint be upheld as she considered 1st Credit Limited had taken the steps we would expect of a third party when it buys a debt. She also considered the way in which the outstanding balance had been recorded made it clear that there was only one debt involved. Ms F disagreed. An ombudsman was, therefore, asked to review this complaint.

my findings

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

Ms F has two complaints with us – this complaint and a complaint against the third party I mentioned above. I have considered both complaints.

I have said in another decision why I do not agree that the outstanding balance that was sold to 1st Credit Limited was incorrect. The only other issue, therefore, that I need to decide is whether or not the way the debt is recorded on Ms F's credit file is inaccurate.

Having reviewed Ms F's credit file, I am satisfied that the debt has been recorded accurately. I say this because we would expect the credit file to make it clear that one only debt exists here and to give details of the original default amount. I am satisfied that this is what Ms F's credit file does.

my final decision

My final decision is that I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Ms F to accept or reject my decision before 9 April 2015.

Nicolas Atkinson
ombudsman