

## **complaint**

Mr M complains that Creation Financial Services Limited have wrongly recorded a marker on his credit file. He wants to be compensated for this.

## **background**

Creation agrees that it has wrongly recorded a marker on Mr M's credit file on a number of occasions. It has removed it each time, before recording it again.

The most recent of these took place during our investigation. It says that the most recent marker has now been removed and that it will not happen again.

Mr M complains that this has damaged his credit rating. He says that his rating should be improved to where it was before these mistakes happened.

Mr M also says that his credit file meant that he was unable to apply for other finance while the marker was there. He says that this caused him financial loss.

Creation agrees that it has got things wrong here. It has offered Mr M £300 in relation to the distress and inconvenience it has caused him.

As part of our process, the investigator provided their view to the parties. They thought that Creation had got things wrong, but that £300 was a proportionate sum to put things right.

Mr M did not think that this was enough, and so this has come 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.

Creation can only control what it reports to the credit reference agencies. It cannot directly control how that information is interpreted.

So, even where it gets things wrong, it cannot do anything more in relation to the credit score than reporting accurate information. While I understand Mr M's concerns about the score being generated by a reference agency, I cannot say that Creation must improve his credit score beyond reporting accurate information.

But it is agreed between the parties, and I am satisfied, that it has got things wrong in reporting the marker that it did. And this is something which must be put right.

I have considered what Mr M says about not being able to apply for other finance. But I am afraid that I cannot be satisfied, on the evidence, that he has lost out there.

Mr M does not say that particular applications were unsuccessful. And he does not identify any specific losses which were caused. I cannot be satisfied that the mistake has caused him any financial loss.

But I agree that the mistake has caused him distress and inconvenience. In deciding how much ought to be paid in respect of this, I must have regard to the level of distress and inconvenience as well as the amounts awarded by this service in other complaints.

While I know that this will be disappointing to Mr M, I am afraid that I agree with the investigator that £300 is a sum proportionate to the distress and inconvenience caused here.

**my final decision**

For the reasons given above, Creation Financial Services Limited must pay Mr M £300.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 14 December 2017.

Marc Kelly  
**ombudsman**