

complaint

Mr O has complained that Vanquis Bank Limited has not updated his credit record to reflect his correct name.

background

Mr O has two first names which he has asked Vanquis to use and to update his credit record. As Mr O applied for his Vanquis credit card using one sole first name, they said they would update his records going forward but declined to backdate any changes. Mr O has complained to the ombudsman service.

Our adjudicator reviewed all the evidence but did not feel this was sufficient to show that Vanquis had acted incorrectly. Mr O has asked an ombudsman to review his case.

my findings

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

It's worth stating upfront that Mr O has raised a few complaints with the ombudsman service. I know that he feels very strongly that his credit records, lodged at all three credit reference agencies, must reflect his proper first names. I am in no doubt that he has two first names. I have previously seen copies of his driving license, utility bills and medical information which back this up. I understand why he wants all his records to reflect his names. The credit reference agencies have correctly told him that only the companies which have lodged the information about his credit agreements can amend the information about his name.

That said I do appreciate Vanquis' position. Since Mr O took out his credit card with them in April 2011, they have dealt with a few different complaints that Mr O has raised with them. They have tried to resolve these, but not always to Mr O's satisfaction.

I have reviewed the evidence that Vanquis provided to us and overall I believe they have acted fairly. In this case they have confirmed that they have updated their own records, notified the credit reference agencies of Mr O's correct names and given him £15 to compensate for the costs of his correspondence with them. However they have pointed out that they must ensure that Mr O's credit record is factually correct. This means that when Mr O applied for the credit card, he only used one first name so they must keep that information on his record too. I know that there were some initial delays in sorting this out but I believe all errors were minor, did not result in any financial loss for Mr O and were understandable in the circumstances. And they apologised.

Our adjudicator explained to Mr O why he could not recommend upholding his case. Our basis for coming to a conclusion is about what we consider is fair and reasonable. So although we take into account relevant law and regulations; regulator's rules, guidance and standards, and codes of practice, this helps us to build a picture of what is fair and reasonable in each specific complaint that we consider. I broadly agree with his conclusions for roughly the same reasons.

I don't consider it would be fair to uphold Mr O's complaint against Vanquis. At the same time, I appreciate the strength of Mr O's feelings on this issue and the personal circumstances that have led him to make the request in the first place. However I have

balanced this with the fact that this hasn't caused him any financial loss. And part of the problems arose because of Mr O's complicated history with Vanquis. I am sorry but I do not feel there is anything further I can do to assist Mr O in this complaint.

my final decision

For the reasons stated above, my final decision is not to uphold Mr O's complaint against Vanquis Bank Limited.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr O to accept or reject my decision before 21 May 2015.

Sandra Quinn
ombudsman