

complaint

Mr L has complained about information Barclays Bank Plc has given to credit reference agencies in relation to a credit card.

background

Mr L had an outstanding balance due on a credit card he held with Barclays. In 2011 Barclays sent Mr L a default notice and it then sold the debt to a third party. Mr L wasn't happy that the debt was shown on his credit file by both Barclays and the third party.

Barclays says it registered the default against Mr L in October 2011 and this was removed from Mr L's credit file in October 2017. Mr L says this is incorrect as the default was never registered and Barclays continued to provide information about the credit card to credit reference agencies after October 2017.

our initial conclusions

Our investigator didn't recommend the complaint should be upheld. She didn't think Barclays had done anything wrong in relation to its recording of Mr L's credit card.

Mr L didn't agree with our investigator's findings.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mr L has complained about the information Barclays has provided to credit reference agencies. In the context of this complaint I'm unable to consider any information provided by the third party to whom Barclays sold the debt owed by Mr L.

Mr L has been asked on a number of occasions to let us have a complete copy of his credit file. He hasn't done this but he's pasted extracts from his credit file into an email.

On the evidence I've seen I'm unable to come to a conclusion about whether or not Barclays actually registered a default on Mr L's credit file. But I have seen evidence to show that Barclays was entitled to register the default. It seems to me that if it didn't do this, Mr L wasn't detrimentally affected as his credit history would have appeared to be better than it actually was.

Mr L pasted an extract from his credit file relating to his Barclays credit file into an email. He says the extract was dated October 2018 but this can't be correct because his email was sent in August 2018. So I can't say if the information was on Mr L's credit file for longer than it should have been. In any event the extract says the amount due to Barclays on the credit card was £0 as the debt had been settled. I haven't seen anything that would enable me to conclude this information was incorrect.

On the evidence I've been given I'm not persuaded I could reasonably conclude Barclays provided any incorrect information about Mr L to credit reference agencies.

my final decision

For the reasons I've given my final decision is I don't uphold this complaint. I make no award against Barclays Bank Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 12 December 2018.

Charles Bacon
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