

## **complaint**

Miss I complains Provident Personal Credit Ltd (trading as Satsuma loans.co.uk) failed to update her credit file after she repaid a loan in September 2015.

## **background**

Miss I took a loan with Satsuma in February 2015 which she repaid on 28 September 2015. She says she became aware in February 2016 that the loan still showed as active on her credit file. And, she says if she hadn't noticed it would have stayed on her credit file for longer. She's unhappy Satsuma didn't amend this after she repaid her loan. And, she thinks it took too long to sort it out after she told it about the mistake.

Satsuma says it got Miss I's complaint on 4 February 2016 and amended the entry by 9 March 2016. It says the credit reference agency takes a few weeks to update records. But, it accepts it should have removed the entry from her credit file sooner. It apologised for the delay. And, after Miss I complained to this service, it offered £75 compensation for the delay.

The adjudicator was satisfied Satsuma amended the entry on Miss I's credit file. She noted Miss I hadn't been declined credit because of the entry. She said she could only ask Satsuma to compensate Miss I for what actually happened – not what could have happened. She felt £75 was reasonable compensation for the inconvenience caused.

Miss I doesn't agree. She says Satsuma should pay her at least £200 compensation.

## **my findings**

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

Miss I says the entry was still showing on her credit file at the end of March 2016, despite Satsuma telling her it amended the entry in early March 2016. Satsuma says this is because the credit reference agency takes time to update entries. I've seen Satsuma's records show it amended the entry by 9 March 2016. And, I know it can take a few weeks for the credit reference agency to update credit files. I'm satisfied Satsuma took appropriate steps to put things right within a reasonable timescale after Miss I made it aware of the problem.

I appreciate Miss I strongly feels if she hadn't noticed the entry, this could have stayed on her file for longer. I'm also aware it could have caused her problems getting credit. But, I have to consider what the business did wrong. And, I have to consider the actual impact this had on Miss I and what should be done to put things right. It's not for me to punish the business for the mistake made.

Miss I said she was able to get credit despite the entry appearing on her credit file. So, like the adjudicator, I'm satisfied the entry didn't cause her problems, or any loss. I appreciate it could have. But, I can only tell Satsuma to compensate Miss I for what actually happened – not what could have happened.

Satsuma accepts it made a mistake by not removing the entry when Miss I settled the loan. And, it's apologised for that. I think its offer of £75 compensation is reasonable taking into account the inconvenience Miss I's been caused.

**my final decision**

My final decision is I uphold this complaint. And, I order Provident Personal Credit Ltd (trading as Satsuma loans.co.uk) to pay Miss I £75 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss I to accept or reject my decision before 1 July 2016.

Loucia Kyprianou  
**ombudsman**