

## **complaint**

Mr D complains because Provident Personal Credit Limited won't change the address it reported to credit reference agencies.

## **background**

Mr D says he wasn't receiving his post so he contacted Provident, who had the wrong address for him.

Mr D says Provident updated their records and put down a 'care of' address for Mr D. Provident then reported this address to the credit reference agencies.

Unhappy, Mr D complained and said he wanted this information removed from Provident's records, and from his credit file. Mr D said he'd never lived at this address.

Provident looked into the complaint and said the information recorded was correct and factual so it wouldn't be amending Mr D's records. But Provident said this wouldn't have a negative impact on Mr D's credit file.

Mr D then brought his complaint to this service.

Our investigator thought Provident had recorded the information it had been told, as it's required to do. She said, based on the evidence she'd seen, this wouldn't have any effect on Mr D's ability to get credit.

Mr D didn't accept our investigator's opinion, and said our investigator had referred to the wrong address. Mr D said Provident had a different address recorded on his credit file – an address where he'd never lived – and he wanted this removed from his records.

Provident said it had no record of this other address on its systems.

Mr D's complaint has now been passed to me to decide.

## **my findings**

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

We've asked Mr D for a copy of his credit report, so we can see what address or addresses Provident has reported. But Mr D hasn't sent this to us.

I can understand why Mr D would be unhappy if he feels inaccurate information has been put on his credit file. But, I don't think Provident did anything wrong by recording Mr D's 'care of' address.

Provident must record accurate information on Mr D's credit file – and if that was the address Provident was writing to - then it was entitled to report this information to the credit reference agencies.

Based on what I know about credit ratings, the addresses a person is linked to doesn't affect their credit score – and I haven't seen any evidence that Mr D's credit score has in fact been affected.

Provident says it has no record of the second address Mr D has mentioned – and I haven't seen a copy of Mr D's credit file. So, based on the information I have, I don't think I can say it's likely Provident recorded any information incorrectly.

**my final decision**

My final decision is I don't uphold Mr D's complaint.

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

Leah Nagle  
**ombudsman**