

## **complaint**

Mr B complains that Provident Personal Credit Limited didn't record the correct information on his credit file.

## **background**

Mr B had two loan agreements with Provident. He closed the accounts with an agreed partial settlement in January 2015. But due to a system error the settlement wasn't recorded on his credit file. Provident apologised for its mistake, corrected Mr B's credit file and sent him a £50 cheque. Mr B wasn't satisfied with Provident's response so complained to this service. He says that Provident should pay him more compensation.

The adjudicator didn't recommend that this complaint should be upheld. He felt that Provident had acted proactively in removing the incorrect information from Mr B's credit file with little hassle. And he said that the incorrect information shouldn't affect any future applications for credit that Mr B was to make. He hadn't seen any evidence to show the affect that the incorrect information had had on Mr B. So he didn't think that Provident should pay him any more compensation.

Mr B has asked for his complaint to be considered by an ombudsman.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so – I agree with the adjudicator – and for the same reasons.

Mr B's credit file wasn't updated correctly. But when it became aware of that, Provident quickly corrected the information, apologised to Mr B and sent him a cheque for £50. Mr B hasn't provided enough information to show that he has suffered any loss or adverse consequences as a result of the incorrect information. So I find that it wouldn't be fair or reasonable for me to require Provident to pay any further compensation to Mr B.

## **my final decision**

So my decision is that I don't uphold Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 5 September 2016.

Jarrold Hastings  
**ombudsman**