

## **The complaint**

Mr D complains that Close Brothers Limited set up his direct debit with the wrong bank account details, resulting in missed payment markers being applied to his credit file.

## **What happened**

In September 2022 Mr D entered into a conditional sale agreement financed by Close Brothers, and set up a direct debit for his monthly payments. Unfortunately the call handler made a mistake and entered the wrong account details, which meant that the first payment was not collected. This resulted in a missed payment being recorded on Mr D's credit file for October. Then the same thing happened again, resulting in a second missed payment marker.

Mr D complained to Close Brothers, who offered him £100. Being dissatisfied with that outcome, Mr D brought this complaint to our service. About a week later, Close Brothers upheld his complaint, apologised, and agreed to remove the missed payments from his credit file. It also paid him £250 for his inconvenience.

Our investigator thought that was a fair resolution to this complaint, but Mr D did not agree. (He said that a new missed payment marker had just appeared on his credit file; that matter is being dealt with as a separate complaint.) This case was referred for an ombudsman's decision.

## **What I've decided – and why**

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

I would like to apologise to both parties for how long it has taken for this case to be assigned to an ombudsman.

I agree with my colleague that £250 compensation and removing the missed payment markers for October and November 2022 from Mr D's credit file is fair redress. I do not think that Close Brothers needs to do more than that.

(I don't know whether the third missed payment marker has anything to do with the errors which were made when setting up the direct debit, or if it is due to another reason, but as it is the subject of a separate complaint I have not considered it here.)

## **My final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 18 August 2023.

Richard Wood

**Ombudsman**