

## **The complaint**

Mr and Mrs D complain that Tesco Personal Finance PLC trading as Tesco Bank incorrectly reported their names to two of the main Credit Reference Agencies (CRAs), causing possible difficulties about Mr D having an alias.

## **What happened**

After taking out a joint loan in October 2021 Mr and Mrs D noticed that their names appeared to have been reported incorrectly to two CRAs, in the “financial associations” part of their credit report. To put it simply Mr and Mrs D have the same two last names, but they’re not hyphenated. It appears that for Mr D the first of those names was put as an initial and for Mrs D's name, although her name was set out in full, a “rogue” extra initial appeared.

At first the CRAs referred Mr and Mrs D back to Tesco as they advised that they merely reported the information sent to them from Tesco. However Tesco denied that it shared any incorrect information with the CRAs and said it was the way that the CRAs had formatted the information on Mr and Mrs D's credit files.

Mr and Mrs D wanted Tesco to amend the information as it had led to some issues when they applied for a remortgage as it suggested that Mr or Mrs D had an alias. They believe that it had delayed their remortgage application, causing them to pay a higher rate of interest. However Tesco insisted that it supplied the correct information to the CRAs.

On referral to the Financial Ombudsman Service our investigator checked the matter with Tesco and it did appear that it had not shared incorrect information with the CRAs. So he didn't think it reasonable to require Tesco to carry out any further action.

Mr and Mrs D asked for an ombudsman 's decision as they felt that Tesco had admitted sharing incorrect information in the first place so it was up to it to correct that information.

The matter has been passed to me for further consideration.

## **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.

The issue I have to decide in this decision is whether Tesco was at fault for reporting wrong information to either or both of the two CRAs in question. I'm satisfied that I have seen all the information necessary to make my decision.

I have seen that “wrong” information is contained in the CRAs' records (relating to names Mr or Mrs D may be associated with) and doesn't apply just to Tesco. I've seen the information Tesco sent across to both those CRAs and it does appear to be correct. So I can't say that Tesco is at fault here. There may be something the CRAs could do about it but that doesn't involve Tesco and is a subject of a separate complaint.

It looks like the first of Mr D's last names is being treated as a middle name as it has been recorded as an initial. It's been suggested by Tesco that Mr and Mrs D could ask for their two last names to be hyphenated on their credit records but I get the impression that that will just add more problems (because it may result in the non-hyphenated names being regarded as another "alias") So that may not be the appropriate solution here. The information only concerns the financial associations part of the record and does not affect the reporting of the loan itself.

I am sorry if Mr and Mrs D have had to pay more for their mortgage. But, having considered the evidence of what Tesco sent to the CRAs, I can't hold Tesco responsible for any wrong reporting of their names.

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs D to accept or reject my decision before 13 October 2023.

Ray Lawley  
**Ombudsman**