

The complaint

Mr P is unhappy that National Westminster Bank Plc (“NatWest”) continue to report a default to his credit file that they previously agreed to remove.

What happened

Mr P previously brought a complaint to this service which resulted in NatWest agreeing to remove a default from his credit file. But Mr P noticed that the default remained present on his credit file and hadn’t been removed. So, he raised a complaint with NatWest.

NatWest responded to Mr P and confirmed they had instructed the credit reference agencies (“CRAs”) to remove the default from his credit file, as has been previously agreed. Mr P wasn’t satisfied with NatWest’s response, so he referred his complaint to this service.

One of our investigators looked at this complaint. They noted that only one of the CRAs was still reporting the default, and they felt that NatWest had been able to show that they had instructed the removal of the default with all the CRAs as they’d said they had. So, they didn’t uphold Mr P’s complaint against NatWest. Mr P remained dissatisfied, so the matter was escalated to an ombudsman for a final 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.

Mr P has provided a copy of his credit file obtained directly from the CRA which continues to report the default on his account. And given that the resolution to Mr P’s previous complaint against NatWest included that NatWest agreed to remove this default, I can understand why he would be upset and frustrated that it remains present on his credit file.

However, many credit providers such as NatWest update the CRAs via a computer system which they have direct access to and which the CRAs monitor for amendments and instructions provided by a credit provider which the CRAs then implement in their reporting.

In this instance, NatWest have confirmed that they did instruct the removal of the default by the CRAs via this online system, and I’m persuaded from the internal emails and other information that NatWest have provided to this service that this is most likely the case.

Additionally, it’s notable that the other CRAs did remove the default from Mr P’s credit file following NatWest’s instruction for them to do so. And I feel this supports NatWest’s position that they did previously instruct all the CRAs to remove the default.

Accordingly, I don’t feel that I can fairly or reasonably uphold this complaint against NatWest, because I don’t feel that there’s any compelling evidence which suggests that NatWest didn’t do what they were supposed to here – which was to instruct the CRAs to remove the default from Mr P’s credit file.

Because this complaint is raised specifically against NatWest, I have only considered the

actions of NatWest when arriving at this decision, and my outcome here shouldn't in any way be considered as regarding any company other than NatWest.

I realise this might not be the outcome Mr P was hoping for, and I sympathise with the position he finds himself in regarding the default remaining on his credit file. But I hope that he will understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 29 September 2023.

Paul Cooper
Ombudsman