

## The complaint

Mrs W complains that Shop Direct Finance Company Limited, trading as very, and who I'll call Shop Direct, has been linking her account to her wife.

## What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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 can understand how frustrating this issue has been, but I'm not persuaded it's likely Shop Direct have linked her account to her wife. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Mrs W's wife received a report on 16 November 2022 that a hard search had been reported to a credit reference agency I'll call "E". A few days later she received another notification that a credit agreement had been added to her file with "E". Mrs W says that the reports related to her credit application with Shop Direct and that Shop Direct were wrong to link her account to her wife.

Shop Direct say that they couldn't have made reports to her wife's credit file as they didn't have her wife's details and she wasn't listed as an alias of Mrs W.

I asked E about this, and they said:

*"From what I see, there are no Shop Direct hard searches or accounts appearing on Mrs W's wife's credit report. However, they both share the same surname, and their dates of birth are very similar. This could have resulted in Mrs W's wife receiving an alert in 2022 regarding Mrs W's Shop Direct account."*

*To investigate this further, we would need to open a complaint for Mrs W's wife and load a notice of disassociation. She can raise the complaint directly herself with E or if you wish to send this on her behalf, we would need the compliant form in her name."*

I don't think I have sufficient evidence to suggest Shop Direct have wrongly linked Mrs W's credit file to someone else. It seems the way forward here is for Mrs W's wife to raise the

issue with E. That's something our investigator will be able to help her with if she gets in touch.

### **My final decision**

For the reasons I've given above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 20 September 2023.

Phillip McMahon  
**Ombudsman**