

The complaint

Mr A complains that Bank of Scotland plc trading as Halifax reported adverse information in relation to his loan which has affected his ability to obtain further lending.

What happened

In March 2022 Mr A agreed a refinance loan with Halifax. At the time of the loan, Halifax advised Mr A that it couldn't consider additional credit for 12 months. This restriction was noted internally but not reported on Mr A's credit file.

Mr A raised a complaint in February 2023. He said that Halifax had reported a missed payment to the credit reference agencies and that this had affected his credit score.

Halifax reviewed Mr A's account and confirmed that his loan repayments were up to date. It said that it hadn't recorded any late or missed payments.

Mr A continued to complain that there was adverse information recorded on his credit file. Halifax checked again and confirmed that there were no late payment indicators showing on Mr A's account in relation to the refinance loan.

Mr A remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. They said that Mr A hadn't provided evidence to show that Halifax had reported adverse information and therefore they couldn't ask Halifax to do anything further.

Mr A didn't agree. He said that Halifax had reported a missed payment and that this had impacted his credit file.

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.

Having done so, I agree with the investigator that there is no evidence to show that Halifax has reported a missed or late payment in relation to Mr A's account. I'll explain why.

I've reviewed the information provided by Halifax. I can see that Halifax imposed a restriction at the time of the refinance loan that no additional credit would be considered for 12 months. However, this was an internal restriction and not something which was reported to the credit reference agencies.

I haven't seen anything in the information provided by Halifax to suggest that Mr A has missed any payments on his loan, or that any missed payments have been reported by Halifax.

Based on the information I've seen, I'm unable to say that Halifax has made an error or done

something wrong. I can't see that Halifax has reported any adverse information in relation to Mr A's loan account.

For the reasons I've given I'm unable to uphold the complaint and I won't be asking Halifax to do anything further.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 27 December 2023.

Emma Davy
Ombudsman