

WATRS

Water Redress Scheme

ADJUDICATOR'S FINAL DECISION SUMMARY

Adjudication Reference: WAT-X448

Date of Decision: 26/07/2021

Party Details

Customer:

Company:

Complaint

The customer's credit rating was negatively affected when the company reported his account payment activity to a credit reference agency under the wrong address. This error has stopped him getting credit and he would like the company to take responsibility for its mistake and pay him a gesture of goodwill to recognise the inconvenience it caused.

Response

The company accepts that it provided an incomplete address for the customer when it first started reporting to Credit Reference Agencies in September 2015. However, the error was corrected in November 2015, and Experian has confirmed that the customer is not financially linked to the wrong address and the error has not had a negative impact on the customer's credit score. Therefore, the company denies responsibility to make a goodwill payment to the customer, but it apologises for any inconvenience caused.

The company has not made an offer of settlement.

Findings

I find that, on the balance of probabilities, the customer is not and never has been financially linked to the wrong address and although the company provided an incomplete address to Experian in 2015, the error was quickly corrected and had no impact on the customer's credit score. In view of this, I do not accept that the minor mistake on the part of the company means that it failed to provide its service to the standard reasonably expected by the average customer, and the customer's claim cannot succeed.

Outcome

The company does not need to take any further action.

The customer must reply by 23/08/2021 to accept or reject this decision.

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Case Outline

The customer's complaint is that:

• He lives at REDACTED. • He believes that when the company first reported his account payment activity to a credit reference agency, it gave the wrong address and, as a consequence, he was financially linked to a rental property that has had many different tenants. The address of the rental property is REDACTED, and he has given the company a copy of his credit file to show that it reported his payment history to a credit reference agency under the address of REDACTED. • After the company incorrectly associated him with this property, other utility companies did the same thing. This has damaged his credit history and he has been turned down for credit for the last six years as a result, despite having an excellent credit score. • The company says it has updated his address, however, it denies that the mistake caused him to be financially linked to the wrong property, or that it had a negative impact on his credit file. • He is unhappy that the company continues to deny that it has damaged his credit report, and he would like a gesture of goodwill to recognise the inconvenience he has suffered.

The company's response is that:

• On 18 March 2021, the customer made contact because his credit report was showing that it had incorrectly listed his address as REDACTED, rather than REDACTED. • During its investigation into the matter, it noticed that when it first began reporting to Credit Reference Agencies in September 2015, "REDACTED" was left out of the property address in its report. The mistake was corrected in November 2015, and it has since apologised for any distress caused to the customer. However, the property address has always been listed correctly on its own records and systems. • The customer was concerned about being financially linked to an address that he does not occupy and was worried about the potential impact on his credit report, so it contacted Experian. Experian confirmed that there is no financial link between the customer and REDACTED, and the customer's address is listed as REDACTED. Therefore, it is satisfied that the customer's payment history is linked to the correct address and the initial administrative error had no negative impact on the customer's credit file. • It cannot be held responsible for information other companies share with Credit Reference

Agencies, but it reassures the customer that it does not share data with companies unrelated to the collection of its charges. • As the administrative error has been corrected and did not negatively impact the customer's credit score, it denies responsibility to make a goodwill payment to the customer. However, it apologises again for the inconvenience caused.

How is a WATRS decision reached?

In reaching my decision, I have considered two key issues. These are:

- Whether the company failed to provide its services to the customer to the standard to be reasonably expected by the average person.
- Whether or not the customer has suffered any financial loss or other disadvantage as a result of a failing by the company.

In order for the customer's claim against the company to succeed, the evidence available to the adjudicator must show on a balance of probabilities that the company has failed to provide its services to the standard one would reasonably expect and that as a result of this failure the customer has suffered some loss or detriment. If no such failure or loss is shown, the company will not be liable.

I have carefully considered all of the evidence provided. If I have not referred to a particular document or matter specifically, this does not mean that I have not considered it in reaching my decision.

How was this decision reached?

1. Having reviewed the evidence provided by the parties, I accept that the company stated the customer's address as REDACTED, rather than REDACTED, when it first started reporting to Experian in September 2015.
2. However, the email communications between the company and Experian show that this mistake was corrected in November 2015, the customer is not and never has been financially linked to the address of REDACTED, and the administrative error had no impact on the customer's credit score.
3. I accept that the minor administrative error caused the customer concern and worry. However, in view of the above, I do not accept that the mistake resulted in the company failing to provide its service to the standard reasonably expected by the average customer, and I do not accept that it caused the customer any financial loss.
4. I understand that the customer will be disappointed by my decision, but the

customer's claim cannot succeed.

5. The customer has made comments on the preliminary decision and, although I have carefully considered these comments, my decision remains unchanged.

Outcome

1. The company does not need to take any further action.

What happens next?

This adjudication decision is final and cannot be appealed or amended.

The customer must reply within 20 working days to accept or reject this final decision.

When you tell WATRS that you accept or reject the decision, the company will be notified of this. The case will then be closed.

If you do not tell WATRS that you accept or reject the decision, this will be taken to be a rejection of the decision.

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Kate Wilks
Adjudicator