

The complaint

Mr B complains that Experian Limited is recording someone else's information on his credit file.

What happened

Mr B has told us that he first contacted Experian about adverse information recorded on his credit file in 2015. The debt in question was recorded with the same first name, date of birth and address as Mr B but held a different surname. The surname the debt is registered under is shorter to Mr B's surname but similar.

Mr B told Experian the debt isn't his and it agreed to accept a declaration from a solicitor to that effect and remove it from his credit file. Since that time, the debt has reappeared on Mr B's credit file more than once and each time, Experian agreed to remove it.

In 2019 Mr B found the debt (recorded by a business I'll call A) on his credit file again and asked Experian to remove it. Experian refused and said its records indicated the debt belonged to Mr B who used the shortened version of his name as an alias. Mr B complained but Experian won't remove the debt from his record. Experian said Mr B had previously created an account and provided the shortened version of his name as an alias. Mr B, in turn, says the debt belonged to his landlord at the time who had the same address, date of birth, first name and surname beginning with the same letter.

Mr B referred his complaint to this service and it was passed to an investigator. The investigator thought Experian had handled Mr B's complaint fairly and didn't ask it to do anything else. Mr B asked to appeal so his complaint has been passed to me to make a 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 see the adverse information reported on Mr B's credit file has come up several times and Experian was previously willing to remove it. Experian says that as its systems have changed over time, it's found more information that links Mr B to the account in question. Experian also says it no longer accepts legal declarations to disassociate someone from a disputed debt. Mr B has told us the account with A wasn't his and that it belonged to his landlord, who had a very similar name along with the same date of birth and address. Mr B has said he doesn't use the alias Experian has highlighted. I've looked at the information Experian has given us to see whether it's acting reasonably by reporting the account on Mr B's credit file.

Experian says Mr B previously set up an account with an alias that matches the name the account with A is registered in. Mr B says that's not correct. I've looked at the systems information Experian has provided and can see the account was created using a company email address and included the alias as Experian has claimed. The company the email

address is from (I'll call it BP) is recorded on Companies House as having closed in 2014, but Mr B is listed as the company director. I note the name of the company Mr B appears to have been the director of matches the abbreviated version of his name that the disputed account with A is held in.

Mr B told our investigator that isn't aware of a connection with BP, but the information recorded on Companies House matches his full name and details. Mr B has confirmed he's the director of another business (I'll call it BD) which is recorded with Companies House in exactly the same name.

The information I've seen strongly indicates Mr B was the director at BP and used his company email address to set up an account with Experian. And when that account was set up, details of an alias that matches the name of the disputed debt were provided.

I've looked at the other information we have on file and can see Mr B was on the voters roll at the address the disputed debt was registered at. I appreciate Mr B has said the debt belonged to his landlord or another third party, but the information I've seen shows there are links and matching details. Based on the information available, I think Experian's decision to link the debt to Mr B on his credit file is reasonable.

Mr B recently told us that he believes someone may have carried out fraud against him and obtained his details from publicly held information. If Mr B is concerned that the account with A was fraudulently opened, he will need to contact the business to discuss it.

I need to decide whether Experian has acted fairly by reporting the disputed debt and associated adverse information on Mr B's credit file. Whilst I understand Mr B's concerns, the evidence and information available in this case doesn't indicate Experian has made an error. As I've said above, Mr B has confirmed he was resident at the address the debt was registered at. All the personal details (except the surname) provided by A match Mr B's details. Mr B appears to have previously used a company email address to set up an account with Experian that included the alias the disputed debt is registered in.

I'm sorry to disappoint Mr B but I haven't found Experian has made an error or treated him unfairly by reporting A's debt and the associated adverse information on his credit file.

My final decision

My decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 2 June 2021.

Marco Manente
Ombudsman