

The complaint

Mr E has complained about Experian Limited displaying incorrect address information on his credit file.

What happened

Mr E's address was showing incorrectly on his Experian file. He says he's then been written to at different addresses. He provided Experian with evidence of his correct address, such as from his council and bank, but Experian declined to help.

Experian say Mr E's council had given them the wrong address. They say the council later updated to the correct one, but didn't amend the previous electoral roll entries. Experian said they couldn't update the address themselves and had to wait for the council to do so.

Our investigator looked into things independently and upheld the complaint. They pointed out that Experian should have simply raised a dispute with the council when Mr E showed them his address information was incorrect. Similarly, they said Experian should contact the council now to sort out the previous electoral roll entries instead of just waiting and hoping the council do it unprompted. They also said Experian should pay Mr E £200 compensation for the stress they'd caused.

Experian didn't agree. They blamed the council again, and felt £200 was too high as they hadn't caused such financial loss.

The complaint's been passed to me to decide.

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.

When a customer tells a credit reference agency that information is incorrect, I would expect the agency to look into that. That normally involves raising a dispute with the party who provided the information – here being Mr E's council.

I acknowledge that it's the council who own the address data, and that Experian can't change it without the council's permission. But Experian still had a responsibility to liaise with the council on Mr E's behalf, not least when he provided evidence of his correct address from that very same council.

I can't see any good reason why Experian didn't just contact the council here, both in regard to the address being incorrect previously, and in regard to the electoral roll information being incorrect now. They've failed to help Mr E when they should have, and I think they acted unreasonably in doing so. I'm not sure what Experian thought would be achieved by simply waiting and hoping the council would contact them out of the blue.

When a business gets things wrong, we often tell them to pay compensation, to acknowledge their errors and the impact they had. This can be for financial losses, or – like here – for non-financial losses too.

Through their unhelpfulness, Experian caused Mr E unfair trouble and upset when he was already in a vulnerable position. Taking into account our guidelines on amounts of compensation, I agree with our investigator that £200 is fair.

Putting things right

I direct Experian Limited to:

- Work with Mr E's council to correct his address and electoral roll data; and
- Pay Mr E £200 compensation.

My final decision

For the reasons I've explained, I uphold Mr E's complaint, and direct Experian Limited to put things right in the way I set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 30 March 2022.

Adam Charles
Ombudsman