

The complaint

Mr M complains that Experian Limited mis-sold its Credit Expert service.

What happened

Mr M has told us he paid a monthly fee for Experian's Credit Expert service for around 12 to 18 months. Last year, Mr M complained to Experian after he found accounts weren't appearing on his credit file. Experian looked at Mr M's complaint and said he had failed to give all his previous addresses when registering for its services. And Experian said some businesses will report information to other credit reference agencies.

Mr M referred his complaint to this service and it was passed to an investigator. They thought Experian had dealt with Mr M's complaint fairly and didn't ask it to do anything else. Mr M 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 understand Mr M feels the Credit Expert service provided by Experian was mis-sold. Mr M has pointed out not all his credit commitments were showing on his Experian credit file. As a starting point, Experian has confirmed it uses the information provided by a consumer when signing up for its services as the basis of its Credit Expert service and credit report. Experian asks customers to provide all previous addresses they've lived at in the six year period before signing up. Experian says Mr M failed to complete this step which impacted the credit commitments shown on his credit report.

Mr M has pointed out his previous address was noted on his credit file as a linked address, even before Experian updated its systems. But Experian explains that whilst linked addresses are given on a credit report it requires customers to confirm their residential history as part of the registration process in order to provide complete information. I don't think Experian's acted unreasonably by requesting a full six year address history. And I accept that the information recorded will be impacted if a full address history isn't supplied when signing up for the Credit Expert service.

Mr M has explained that a credit card he has with a business I'll call T wasn't previously showing on his credit file. But T's entry was included once Mr M's full address history was updated by Experian. In my view, this serves to demonstrate that Experian needed Mr M's full address history in order to include all the relevant information on his credit file.

A utilities supplier Mr M uses doesn't report information to Experian so its entry doesn't appear on his report. But it's up to the utility provider to decide whether to report Mr M's account to Experian. As the account isn't reported to Experian it can't show it on Mr M's credit file.

Mr M recently forwarded the investigator evidence to show a credit card provider had rejected his application following a credit search. But the evidence comes from a different credit reference agency, not Experian. And the credit card provider lists a range of factors it considers when deciding whether to proceed with an application. I haven't seen any evidence that applications have been declined on the basis of inaccurate or incomplete information on Mr M's Experian credit file.

I'm sorry to disappoint Mr M but I haven't been persuaded that Experian mis-sold its Credit Expert service or that it provided inaccurate information on his credit file. As I'm satisfied Experian dealt with Mr M's complaint fairly I'm not telling it to take further action.

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 M to accept or reject my decision before 26 May 2022.

Marco Manente
Ombudsman