

The complaint

Mr D complains about access to his Experian Limited credit file.

What happened

In October 2020 Mr D signed up for a paid Experian subscription using an email address. The subscription was charged at £14.99 a month and gave Mr D access to his credit report and associated services from Experian. In March 2021 Mr D used a second email address and opened a free account with Experian that gave limited access to his credit file.

Last year, Mr D contacted Experian and raised concerns he was unable to access his account online. Experian looked into Mr D's case and issued a final response on 12 October 2022. Experian offered Mr D £50 as a gesture of goodwill and explained he had two accounts. Experian advised it could cancel either account and asked Mr D to confirm how he wanted to proceed. But Experian deleted the free account on 13 October 2022 despite not hearing back from Mr D. Experian issued another final response and provided guidance concerning how to amend an account to update an email address.

Mr D referred his complaint to this service and it was passed to an investigator. The investigator initially upheld Mr D's complaint and asked Experian to amend the email address on the remaining account and pay him £150. Experian responded and confirmed it was unable to amend email addresses but had given Mr D clear instructions on how he could do that. Experian didn't agree to increase the compensation to £150.

Experian later offered to refund five monthly subscriptions totalling £74.50 and pay Mr D a total of £100 to resolve his complaint. Our investigator issued a follow up view of Mr D's complaint and said Experian had agreed to issue a refund but that they still felt it should pay £150 to resolve his complaint. Mr D 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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

As our investigator has said, there's no option for Experian to amend the address recorded on the remaining account in Mr D's name. But Experian's given Mr D guidance on how to reset passwords and amend email address associated with his account. I've looked at Experian's website and can see similar guidance can be found. So whilst I understand Mr D

wants Experian to amend the address, I'm satisfied it's provided reasonable instructions on how he can do that directly. I'm satisfied that's fair in the circumstances of Mr D's complaint.

Experian's confirmed Mr D had two accounts, one paid for and one free. When Experian responded to Mr D's complaint on 12 October 2022 it asked him to confirm which account it should leave open. But instead of leaving a period for Mr D to respond, the free account was closed the following day. Mr D's explained he would've preferred to leave the free account open and close the other. I understand Experian's point that the account it closed was already blocked, but it could've taken Mr D through the process of unlocking it so he could amend it to a paid subscription account.

It's clear Mr D was very frustrated to find that the wrong account had been closed, especially given Experian had asked him to confirm the one he wanted to remain open. I agree with the investigator that the £50 compensation offered in Experian's final response should be increased to reflect the level of distress and inconvenience caused. And I'm satisfied £150 fairly reflects the impact of the issues raised on Mr D. So I'm going to proceed on that basis and award Mr D £150.

Experian has already agreed to refund five monthly subscriptions totalling £74.50. As Experian has provided instructions on how to reinstate Mr D's account and refunded five subscription payments, I'm satisfied it's already made an offer that is fair. Ultimately, Mr D signed up for a paid service giving access to his credit file with Experian in October 2020. If Mr D was having difficulty accessing this account he had the option of contacting Experian and resetting his access details. I haven't been persuaded there are grounds to award further refunds in this case.

Mr D also raised concerns about whether the information recorded on his credit file is correct. In line with the investigator's view, I haven't seen anything that shows Experian's made a mistake with the details recorded on Mr D's credit file. So I'm not telling it to make any changes.

Putting things right

Taking all the available information into account, I'm upholding Mr D's complaint and directing Experian Limited to issue a refund of £74.50 and pay him a total of £150 (less any compensation already paid) for the distress and inconvenience caused.

My final decision

My decision is that I uphold Mr D's complaint and direct Experian Limited to settle in line with the above guidance. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 16 June 2023.

Marco Manente
Ombudsman