

## The complaint

Miss E complains about Experian Limited reporting an incorrect address on her credit file.

## What happened

The background to this complaint and my initial conclusions were set out in my provisional decision. I said:

*In August 2023 Miss E reviewed her credit file with a third party business I'll call C. Miss E found that, for one of her accounts reported in relation to a bank account, her address omitted the flat number. Miss E raised a dispute with C that was referred to Experian.*

*Miss E says that when no amendments were made to her address she contacted Experian directly in September 2023 and raised a complaint. Miss E's told us that when she spoke with Experian, it advised it had failed to correct the disputed data. Experian also explained that the initial error was caused by Miss E's banking provider (M) using the wrong field to capture Miss E's flat number when reporting her address.*

*Experian issued a final response on 10 October 2023. Experian explained the flat number was incorrectly input into the "house name" field by M when reporting Miss E's account. As a result, the flat number wasn't being reported properly by M. Experian advised it had raised a dispute with M to check if it could amend the flat number and received permission to do so. Experian advised it had amended Miss E's records so the address showed the flat number, in line with her correct address. Experian also accepted its agent had made a mistake when C contacted it to raise the dispute initially and apologised.*

*Miss E referred her complaint to this service and it was passed to an investigator. The investigator thought Experian had correctly explained that the lack of flat number was caused by the way M was reporting Miss E's address. The investigator said Experian had taken reasonable action to resolve the address issue and updated Miss E's credit file. The investigator also thought Experian's apology in its final response was a reasonable way to resolve her complaint.*

*Miss E asked to appeal and said that despite Experian's comments it continued to report the wrong address on her credit file as late as the end of the end of December 2023. The investigator went back to Experian and queried why Miss E's address was still appearing without the flat number. Experian responded and said there was another linked address being reported which hadn't been identified when Miss E's dispute was raised.*

*Experian advised it had taken the step of removing the address and that it had no impact on Miss E's credit file. Experian added that there was no longer any links on Miss E's credit file to the disputed address variation and that it would only be reported again if a lender or business links it to her. Experian also said Miss E should update her address with C which appeared to be recorded without a flat number.*

*As Miss E asked to appeal, her complaint has been passed to me to make a decision.*

## **What I've provisionally 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.*

*I think it's fair to start by confirming what Experian's said in terms of how the incomplete address was reported on Miss E's credit file. Experian's explained that it doesn't own the information being recorded on a consumer's credit file and it's reported by the businesses with financial relationships to Miss E. Here, M reported Miss E's address in relation to a bank account but the flat details were input into the "building name" field incorrectly. As a result, the flat element of Miss E's address wasn't correctly recorded. I'm satisfied the underlying issue wasn't caused by something Experian did.*

*With that said, in Miss E's response to the investigator, she explained it should've been reasonably straight forward to resolve an address issue of this nature. I think Miss E makes a fair point. Miss E first reported the dispute to C in August 2023 and it was referred to Experian. Despite that, an incorrect address link remained on Miss E's credit file until this year. I agree with Miss E that it should've been simple for Experian to dispute and correct the address issues she's raised in good time.*

*Experian's explained that when it received the dispute from C its agent failed to take the appropriate action to fix the issue. That meant Miss E had to contact Experian directly and raise a complaint before her address was reviewed. It was only on 10 October 2023 that Experian responded to Miss E's complaint with the outcome of her dispute. And in Experian's final response it advised the incorrect address had been updated to show the flat number correctly.*

*Despite Experian's assurance that the incorrect address had been amended, when Miss E checked her credit file with C in December 2023 she was advised it was still being linked on her Experian credit file. She queried this with Experian which has now confirmed it's taken action to remove all linked addresses that incorrectly omitted the flat number.*

*In response to the investigator, Experian advised that the address issues Miss E had raised didn't impact her credit file or score. Whilst that may be the case, I'm satisfied Miss E has experienced an unreasonable level of distress and inconvenience trying to resolve what should be a simple matter. Experian accepts its agent failed to deal with the initial dispute raised by C on Miss E's behalf. And despite Experian's final response advising the incorrect address had been removed from Miss E's credit file, evidence has been supplied to show it remained in late December 2023. It was only at the start of this year that Experian confirmed all incorrect addresses had been removed.*

*In my view, a payment of £150 to reflect the distress and inconvenience caused to Miss E is a fairer way to resolve her complaint and recognises her experience and length of time this matter has been ongoing. So unless I see anything that changes my mind, I intend to uphold Miss E's complaint and direct Experian to pay her £150.*

I invited both parties to respond with additional comments they wanted me to consider before I made my final decision. Experian responded and confirmed it was willing to proceed in line with my provisional decision. Miss E responded and explained Experian was still reporting a linked address that didn't include her flat number on the credit file she was reviewing via C. Since the provisional decision was issued on 1 February 2024, the investigator has been back to Experian to check the address information recorded by Experian. After a number of attempts, Experian was able to ensure the incorrectly formatted address was removed.

Miss E's most recent response said Experian was now reporting her previous address as her current address.

### **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.

Following receipt of the provisional decision, Miss E confirmed the incorrect address format remained on her credit file. As noted above, the investigator has been back to Experian. Further amendments to Miss E's credit file were made and she's provided a screen shot of the linked addresses recorded with C. They don't show the incorrectly formatted address anymore. So it appears the amendments Experian has made has now resolved the address formatting issues Miss E raised in her complaint.

In response to the investigator, Miss E said Experian was now recording her previous address as her current address. But Miss E hasn't sent us a full copy of her credit file and the most recent screen show I've seen relates to linked addresses only.

With that said, if Miss E is concerned that her current and previous addresses aren't being recorded correctly on her credit file, she has the option of raising that directly with Experian. If Experian isn't able to resolve the issue, Miss E may be able to refer the matter to us. But we can't consider new complaint points until the respondent business has had the chance to investigate.

I've considered the conclusions I reached in my provisional decision. I remain of the view that a payment of £150 fairly reflects the level of distress and inconvenience caused to Miss E.

### **My final decision**

My decision is that I uphold Miss E's complaint and direct Experian Limited to pay her £150 for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss E to accept or reject my decision before 15 March 2024.

Marco Manente  
**Ombudsman**