

The complaint

Miss R says Experian Limited have linked her credit file to an address she's not associated with, which caused credit applications she made to be declined.

What happened

Miss R says she made an application for credit, with a company, I'll refer to as V, but was turned down – even though she'd held credit with them previously. In addition, she says she made applications for credit with other third party companies, but was also declined.

As a result she reviewed her credit file and said Experian were reporting a linked address she wasn't associated with – her father's address (address one).

Unhappy she contacted Experian around February 2024 to dispute this – saying she had no association to address one, it shouldn't be appearing on her credit file and as a result she'd been declined for credit.

Experian reviewed matters, but didn't uphold Miss R's complaint. In summary saying their records showed she'd previously been registered on the electoral roll at address one, and as such they couldn't remove the record. They also said they had no say in a lender's decision to approve or decline an application.

Miss R didn't agree and provided a letter from her local council explaining she'd not been registered on the electoral roll at address one, as Experian said. She also contacted this Service to complain.

An Investigator here reviewed matters but concluded Experian hadn't acted unfairly. Saying Miss R had provided address one to Experian when she'd initially set up her membership. In addition, there was a separate account held with a company I'll refer to as T, and searches from third party companies, in her name and linked to address one.

Miss R disagreed, explaining her father had set up the account with T on her behalf when she was a child. She didn't recall using address one when she set up her membership and reiterated the impact this was having on her ability to obtain credit, saying this Service should ask Experian to remove the address.

With no resolution, the case has 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.

In doing so, I've taken into account the relevant industry rules and guidance, and what would be considered as good industry practice.

Firstly, I think it's important to explain in this decision I'll only be considering the concerns Miss R raised with Experian about being linked to address one. I say that as Miss R has

raised a number of concerns with Experian – but they are separate issues and won't form part of any decision I come to here.

Experian have shown when Miss R registered for a membership with them in June 2022, she listed address one as her current address. It appears this was updated shortly after to show as a previous address. So it seems reasonable Experian held this address on file for Miss R, as she appears to have given it to them.

I can't say for certain why Miss R set the membership up in this way, but I can see other accounts – such as those held with V and T – and third-party searches in her name, have also been associated with address one. I also note, address one has appeared on her credit file since 2022 and even though she requested copies of her credit file in the meantime, she didn't raise this with Experian until 2024.

I think it would be helpful to explain, Experian don't own the data they report on – the data is owned by lenders, third-party companies and other organisations. This means Experian aren't generally responsible for the data provided, but must ensure the data is accurate, and investigate this when a dispute is raised.

Miss R raised two disputes with Experian about V, I've not seen she raised any dispute about T.

Following Miss R's contacts Experian correctly disputed the records with V. On both occasions they did this shortly after Miss R raised her concerns, so acted fairly in this regard. V responded, but on neither occasion did they give Experian the authority to amend or delete the records.

Shortly after, it appears V made a separate decision to remove the linked address from Miss R's credit file in any case. It's not clear exactly why this was, but all I can consider here is the actions of Experian. And based on what I've seen, they correctly raised Miss R's disputes but as V didn't give them authority to amend the record, they couldn't do anything more. Even though V later removed the linked address it doesn't mean Experian made an error here. So overall I also think they acted fairly in this regard.

In addition, Experian have shown me their internal records that show Miss R was previously registered on the Electoral roll at address one.

However, Miss R has also shared a letter from her local council with Experian and this Service. This states:

"[Miss R] is not on the Register of Electors at [address 1] nor has she ever been prior to the current Electoral roll"

Experian say this contradicts the information the local council provided them.

I can't say why Experian and Miss R have been provided different information from the local council – and nor can I say whether one, and not the other, is correct.

On this point, I've considered whether this information would change my outcome here – but I don't think it would. I say this because Miss R appears to have provided Experian with address one when she first set up her membership in June 2022 – and it's shown on her credit file since. In addition, when Miss R disputed the record V added, Experian did what it needed to, and several other third-party searches connect her to address one. So overall I can't say Experian has acted unfairly.

I understand Miss R considers the actions of Experian have caused her to be declined for various credit applications. On this, to be able to hold Experian responsible I'd need to be persuaded Experian acted unfairly, which, for the reasons explained, I haven't been. But also that Miss R has been impacted. Our Service has asked Miss R for evidence from lender's explaining the reason her applications have been declined, but she's not provided this. So I'm unable to say this was as a result of Experian's actions.

Should Miss R want to raise a dispute about the conflicting information her local council provided to her and Experian, she can ask Experian to do that. But based on the information available to me, I can't say Experian have acted unfairly or that she's been impacted by their actions. So while I appreciate this will come as a disappointment to Miss R, I won't be upholding this complaint.

My final decision

For the reasons explained above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 22 May 2025.

Victoria Cheyne
Ombudsman