

The complaint

Mr S complains about issues experienced with Experian Limited when trying to access his credit report online.

What happened

In July 2024 Mr S requested a copy of his credit report from Experian. As part of this process, Experian needed to send Mr S a confirmation email and passkey, by post, to access his report online.

As he'd not heard from Experian Mr S contacted them on 10 July 2024, explaining he'd not received an email or passkey. Experian reviewed matters but couldn't find a recent record of Mr S applying for his credit report. They also offered to send a copy of his report by post – but Mr S didn't consider this secure.

Experian reviewed matters but concluded they had nothing to show Mr S had applied for a copy of his credit report. They recommended Mr S apply again, and offered to look into the matter further should he have difficulties. They once again offered to send his credit report by post.

Unhappy, Mr S brought the matter to our service. An Investigator here looked into things but concluded Experian hadn't acted unfairly. He said Experian had evidenced there was no record of Mr S applying for his credit report in July 2024 and that they'd offered to support him if the problem persisted after applying again, which he'd chosen not to do.

Mr S disagreed, saying he'd provided a screen shot to evidence the application in July and further added he'd had numerous problems over the years with Experian in obtaining his credit report. He also considered Experian had amended their process since he made his complaint.

Following this, in October 2024, Mr S chose to make a further attempt to apply for his credit report online and provided our Investigator with a screenshot. Our Investigator contacted Experian to ask what had happened – but they said they still had no record of Mr S' application.

With no resolution the complaint 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.

I think it's firstly important to explain this decision focusses only on what's happened since Mr S requested a copy of his credit report in July 2024. I say that because Mr S has made

reference to previous complaints he's raised with Experian, along with general comments about other's experiences. My role is to look only at the specific complaint that's been raised and dealt with by the business and any impact that may or may not have had to Mr S – not the actions of the business more generally.

When Mr S applied for his credit report online, he should have been provided with a reference number and receive a follow up email. Mr S has supplied screen shots from the applications he made in July and October 2024 – neither of these give a reference number.

I've also taken into account the information Experian have provided, which shows they have no record of Mr S making an application for his credit report, using the details he says have remained the same, in July or October 2024. The last record they have shows he applied to view his credit report online in August 2023 – the details of which also match those our service holds for Mr S.

Mr S also considers Experian may have changed their process, since he raised his complaint. But I've seen no evidence this is the case, or that Experian have acted dishonestly as Mr S suggests – even taking into account the historic web pages he has supplied, these don't show the process to have changed since he complained. And in any case, Mr S has now made a further attempt and the result was the same.

Based on the information I've seen, namely the screenshots from Mr S and Experian's evidence, Mr S is facing a problem in making his application. I can't say for certain why this is and while this will come as a disappointment to Mr S, it's not for our service to look into why the reference number isn't showing. All I can consider is whether Experian have acted fairly in trying to resolve this problem for Mr S – and I think they have.

I say this because, Experian have offered to support Mr S in making a further application and to look into any problems he faces when that happens, and while he's now made a second attempt, he's not provided details of the steps he took in getting there – which Experian have said they could use to identify the problem. As such I'd encourage him to speak to Experian and follow through the process together so any problem can be identified.

Mr S says not being able to obtain a copy of his credit report online has meant he can't see the reason he's been declined for credit from two separate organisations. While I can appreciate that would be frustrating for Mr S, Experian have offered to send a copy of his report by post, on a number of occasions. But as he's chosen not to receive the information in this way I won't be asking Experian to do anything further here either.

Taking into account everything that's happened, I don't think Experian have acted unfairly and have attempted to help Mr S resolve matters, so I won't be upholding this complaint.

My final decision

For the reasons explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 5 March 2025.

Victoria Cheyne
Ombudsman