

The complaint

Mrs L complains Experian Limited allowed a search on her credit file when they shouldn't have done.

What happened

Following an unrelated incident, Mrs L took out an enhanced identity theft Experian service. On 29 July 2024 a company I'll call T carried out a search on her credit file. The service Mrs L had signed up to notified her about this search.

Not having any dealings with T, nor able to find any reasonable contact details for them, Mrs L asked Experian why T had accessed her report and what information had been given to them. Experian replied to say the search would be deleted, but Mrs L still wanted to know why this had happened. After unsuccessful attempts to get contact details which worked, Mrs L raised a complaint with Experian.

Experian said they contacted T to find out why they'd carried out the search on Mrs L, but all T said to them was to remove the search. They didn't provide any more information than that. Experian added with the search being removed, they can't raise further disputes, because the data has been removed. They were sorry the details they'd given for T weren't working, and provided some more options, but didn't guarantee they'd work. Experian explained the dispute was carried out through a dedicated dispute portal, and it's through that portal T would have replied. Overall, Experian didn't think they'd done anything wrong.

Unhappy with this Mrs L asked us to look into things. One of our Investigators did so, but ultimately found Experian had done all they could to assist Mrs L.

She didn't agree, saying she'd contacted T who told her they sometimes found credit reference agencies (CRAs) such as Experian incorrectly attributed searches to them when they carried them out on behalf of their clients. Mrs L asked for an Ombudsman to consider things, so the complaint's 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.

I can see our Investigator explained T would have entered into an agreement with Experian in order to search people's credit files. The response Mrs L received from T seems to say they have many clients who ask them to conduct searches.

Experian have suggested T are confused, because if they've conducted the search, then it'd be their details not their clients who show up.

Fundamentally though I don't think I need to delve into that issue fully. The reason I say that is because this decision has to focus on Experian's actions – I can't find if T have, or haven't, acted correctly.

When thinking about Experian's actions, I think they have handled things as I'd expect. Experian won't know the reason why anyone does a search on someone's credit file. But, when a dispute is raised, I'd expect Experian to raise that dispute and then update their customer with the answer once received.

The dispute information Experian sent to T was:

"The customer does not recognise this search and believes that it should not be recorded. Please advise why this search was conducted, or authorise removal of the entry."

And the response from T was simply *"delete"* without any other information.

I appreciate Experian's message offers T the option to reply or authorise the deletion of the information – but based on Mrs L's subsequent contact with T it's hard for me to say with any certainty that they'd have provided the clarity Mrs L wanted, even if Experian had just asked them to confirm why they'd carried out this search.

Given Mrs L's previous experience, I do completely understand this has caused her frustration and concern over why this happened. But, Experian didn't carry out the search, T did, and Experian aren't responsible for T having done so.

In respect of Experian attempting to get more information, I think they've acted fairly by disputing the entry and then providing Mrs L as many contact details as they've been able to find. Even after Mrs L has reached T, unfortunately it seems the reason for this search still isn't clear – but I can't say Experian are at fault for that.

I understand Mrs L will be disappointed as she still doesn't know who carried out this search or why, but as I can't find Experian have done anything wrong, I won't be upholding this complaint.

My final decision

For the reasons I've set out above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 17 March 2025.

Jon Pearce
Ombudsman