

The complaint

Mr B complains that Experian Limited are reporting incorrect information on his credit file.

What happened

Mr B is unhappy that Experian are reporting an incorrect address on his credit file. He says that Experian are reporting a linked address where he has never lived, and with which he has no association. and that despite raising a dispute about this, the linked address continues to be reported.

Mr B says that an Experian agent suggested that he had lived at this address and that he had entered this address on his profile in 2017. Mr B denies this. He says he was homeless in 2017 and didn't move into his first address until 2019.

Mr B says he has evidence from the local authority which confirms that he never lived at the address.

Mr B also says that a name which is not his name appears on his credit report and he believes that there has been a case of mistaken identity.

Mr B complained to Experian, but they didn't uphold his complaint. They said they relied on information provided from lenders, companies and public bodies to keep a credit report up to date. They said they had contacted the lenders in relation to the dispute raised by Mr B but that they weren't able to amend the data without consent. Experian advised Mr B to take the matter further with the lenders directly.

Mr B remained unhappy and brought his complaint to this service. He says the incorrect information on his credit file has impacted on his ability to obtain credit. He wants the information removed and compensation for the inconvenience and financial difficulties he's been caused.

Our investigator didn't uphold the complaint. She said that Experian hadn't made an error or treated Mr B unfairly by not removing the information on its records.

Mr B didn't agree. He said he'd provided evidence which showed that he wasn't the person reflected on his credit report. He said he was concerned that despite this evidence, his credit file continued to contain data which wasn't his. Mr B said that two other credit reference agencies had removed the references to the unknown individual from their records and he wanted Experian to do the same.

Because Mr B didn't agree I've been asked to review the complaint.

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 know it will disappoint Mr B but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Linked address

Mr B says that Experian are reporting a linked address on his credit file which he has no connection with. He says he's never lived at that address and has provided a letter from the local council which states that he isn't registered at that address.

I appreciate that Mr B has said that he never lived at the address. However, a linked address on a credit file doesn't always mean that a person has lived there and can instead mean that they have a connection to it. Linked addresses can be created for a number of reasons including (amongst other things) the use of it as a correspondence or delivery address, where someone you are financially connected to is linked to the address or where you've made an application and provided more than one address to be searched.

I've considered the evidence which Mr B has provided from the council. However, whilst this states that Mr B isn't currently registered at that address, it doesn't state that he was never registered at that address. Further – and with reference to the point I've made above – just because Mr B wasn't registered at the address doesn't mean that it is an incorrect address if he's used it for the purposes of application for a financial product or if he's linked to the address in some way.

Experian has provided evidence in the form of screenshots with Mr B's account information and address history which shows that Mr B registered with them on 15 July 2017 and told them that he had been living at that address since 1 January 2014. It has stated that it can't remove the address as it's an address that Mr B provided as his main address. It has also stated that the address used on the Experian profile can only be entered by the person who set up the account.

I can also see that Mr B has been linked to this address by two other financial providers. Experian has confirmed that there are multiple defaulted accounts and a previous electoral role registration from 1 May 2015 to 1 December 2017 connected to this address.

Based on the evidence I've seen, I'm unable to say that Experian has made an error by reporting the linked address, or that it has treated Mr B unfairly or unreasonably by refusing to amend or remove the linked address.

Name

Mr B says that the name "QD" should be removed from his credit report as this is not his name, nor a name that he has ever used.

Experian has explained that it relies on the information provided by third parties to provide information in the credit report. I can see that when Mr B first raised a dispute with Experian about the name "QD", Experian contacted the business which had provided the information.

In this case, the information regarding the name "QD" was provided by a finance provider. Experian raised two disputes with the finance provider asking them to check whether the name was correctly recorded. On both occasions the finance provider confirmed that the name "QD" was being used by Mr B and that it believed the information to be correct.

Because the finance provider confirmed that the information was correct, Experian isn't able

to remove or amend it. And because there's no evidence that Experian has made an error, I'm unable to require them to amend the information.

If Mr B remains unhappy with the name "QD" appearing on his credit report, he will need to raise this directly with the finance provider concerned.

Other credit reference agencies

Mr B has said that two other credit reference agencies have removed the disputed information relating to his name and address. I'm not in a position to differ with Mr B over this. However, I'm only able to look at the facts of this complaint and decide whether on the basis of the evidence I've seen, Experian has acted fairly and reasonably. And as I've said above, I think they have acted fairly and reasonably.

Refused for other credit

Mr B has said that the disputed information has impacted on his ability to obtain further credit. I haven't had sight of Mr B's credit report but there are many reasons why a lender might decide to refuse credit. In this case, Experian has confirmed that there are 18 defaulted accounts on Mr B's credit report, which may be impacting on any credit applications made.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 11 March 2025.

Emma Davy
Ombudsman