

The complaint

Mr L complains Experian Limited is reporting incorrect information on his credit file.

What happened

Mr L became aware a telecommunications company I'll refer to as T, held an account in his name that he didn't recognise. The account later defaulted and around November 2024 was sold to a third-party debt collection company, I'll refer to as W.

Mr L raised the matter with T and W as well as several credit reference agencies (CRA's), including Experian. Saying it was reporting information from T and W on his credit file for an account that wasn't his.

Experian reviewed matters and raised disputes with both T and W. In its final response from February 2025, it said T hadn't given consent to remove the account from his credit file – so there was nothing further Experian could do. W later responded to the dispute, but also didn't give consent for Experian to remove the information. Experian also explained that while both the original account with T and the entry from W showed on his credit file, a 'debt flag' notified potential lenders that both entries related to the same debt.

As Mr L remained unhappy, he brought his complaint to this Service, saying the incorrect information Experian was reporting had damaged his credit score, caused financial harm and he was unable to obtain credit as a result.

An Investigator here reviewed matters but concluded Experian hadn't acted unfairly, saying as it wasn't the data owner – T and W were – Experian couldn't do anything further without their consent. They also explained Experian wouldn't be expected to carry out an investigation into how the account or debt were obtained. But that didn't mean it had made an error.

Mr L didn't agree, saying Experian had a responsibility to ensure the data it reported was accurate. He said the presence of multiple entries for the same account also impacted his credit worthiness. He reiterated the impact this had on both him and his wife, saying they were unable to obtain credit for a new car as a result.

As no agreement has been reached, 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.

Firstly I want to say that I was sorry to hear about the impact this situation is having on both Mr L and his wife – particularly given what he's said about their personal circumstances. I won't repeat those here, as our decisions are published, but I thank Mr L for sharing this

information with me and I have taken it into consideration when coming to my decision here.

I should also say this decision will only consider the actions of Experian – not those of any other third-party, namely T, W or other CRA's. I say that because I'm aware Mr L has raised separate complaints with the relevant businesses and this Service. But they won't form part of the decision I come to here, as this complaint is about Experian so it's only the actions of Experian I can comment on.

As our Investigator explained, Experian don't own the data it reports on - the data is owned by lenders, third-party companies and other organisations. The responsibility of reporting accurate and up to date information therefore rests mainly in the hands of the data providers. Credit Reference Agencies (CRA's), such as Experian, don't actively approach data providers for information, rather they are sent to the CRA in a data package for it to report. CRAs then report whatever information they have been given.

Not owning the data also means Experian isn't generally responsible for the data provided but must take reasonable steps to ensure it is accurate, and investigate when a dispute is raised.

Experian did that here and raised a dispute with T and W, shortly after Mr L raised his concerns, asking whether the information displayed in relation to both accounts could be removed. But neither business provided its consent for Experian to do so – so there was nothing further I'd expect Experian to do. Having reviewed the response Experian received from T, I can see it correctly passed this on to Mr L, explaining he needed to get in touch with T directly. Experian also confirmed it shared W's response with Mr L.

W has told this Service it received confirmation from T that it had found no evidence the account had been taken out fraudulently, as Mr L says. I note Mr L also provided this Service the response he received from T, which said the same - that it had found no evidence of fraud, following its investigation. As a consequence of this, I wouldn't expect W to stop reporting this information either.

While Mr L considers Experian failed to identify and check the data before reporting on it, this isn't the case. Experian is sent large amounts of data from the data owners, and as the details matched Mr L, Experian correctly reported them on his credit file. And it's only at the point a consumer queries the information that Experian are required to dispute it – as it did here. But because neither T or W gave its consent for the information to be removed, there is nothing further I'd expect it to do.

I understand Mr L has also questioned why both T and W have separate reports on his credit file about the same account. However, I don't consider Experian has acted unfairly in the way it's reporting these accounts. That's because, both the original creditor (here that's T) and the company who purchased the debt (here that's W), have a responsibility to report the information accurately. I note Mr L has said the account with T is now showing as closed, as I'd expect, because it's been purchased by W. I can see Experian has also added a 'debt flag' to Mr L's credit file, which notifies potential lenders both accounts relate to the same debt. So, I can't agree Experian has made an error here either.

I understand Mr L also considers this information has impacted his credit score. As I've explained, Experian did what it needed to here, and raised a dispute about the information Mr L considered to be incorrect – but T and W didn't give Experian the authority to remove it. So any impact this has on Mr L's credit score can't be amended.

But in any case, it might be helpful to explain, a credit score is simply a numerical figure that can be used to give some general comprehension of whether your credit record is in a good

place, or not. The score will fluctuate regularly, based on various factors, including among other things, the balance held on credit accounts when the score is generated, or the amount of available credit being used. Lenders don't see this score – it's simply an indication of how a potential lender may view an individual's credit rating, rather than a formal assessment. Instead, lenders use data from credit reference agencies such as Experian, along with information the applicant has provided to assess a credit application, using their own systems.

As such, Mr L's credit score itself in isolation wouldn't impact any potential applications. And while this situation is no doubt frustrating for Mr L – it might help to look at the score as Experian's view rather than something which is set in stone.

For completeness, I'm aware our Investigator mentioned another dispute Mr L had raised with Experian, about information shared by a company I'll refer to as B – that Experian also addressed in its final response. That is entirely separate to the dispute he's raised with T and W, and Mr L didn't complain to our Service about that. As such, because he's not raised it, or made any comment on it, there's no need for me to make a finding about that in this decision.

Taking everything into account I think Experian have acted fairly. It raised a dispute about the data it held and did so quickly, but the response it received from T and W didn't allow them to remove it. And it's no doubt frustrating for Mr L as he says the account isn't his, but that isn't something I can hold Experian responsible for.

So while I can see this has been an extremely difficult time for Mr L, I've seen nothing to say this is as a result of Experian's actions or that it has acted unfairly. So I won't be asking Experian to do anything here.

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 Mr L to accept or reject my decision before 15 July 2025.

Victoria Cheyne
Ombudsman