

The complaint

Miss W complains Experian Limited incorrectly updated her address on her credit file.

What happened

Around December 2024 Miss W says she was notified by Experian to a change on her credit file and reduction to her credit score. On review she says she found her address with Experian had been incorrectly updated. She also raised a concern that she'd lived at the same address for over twenty years, which wasn't reflected on her credit file.

Miss W contacted her local authority and asked it to provide the correct address to Experian. It responded and sent Miss W a certificate of registration, with her address listed correctly. Miss W shared this with Experian and questioned why it had updated her address, given the information provided by her local authority was correct.

Experian reviewed matters and issued its final response in February 2025, in this it explained Miss W could update her address within the profile of her Experian account. It also said variations of Miss W's address wouldn't impact her credit report and provided details of various account changes that had been made that had impacted her score.

Miss W didn't agree so brought her complaint to this Service for review. She explained Experian had recorded the wrong address on her credit file, which had caused her credit score to go down. Miss W said it had incorrectly pointed her to her local council to get the information changed and provided inconsistent information. She also said the report was showing her as having lived at her address for only a short time, rather than the twenty years she'd lived there.

An Investigator here reviewed matters and didn't think Experian had acted fairly. They initially said Experian should raise a dispute with Miss W's local authority and, as it hadn't already done so, Miss W had been inconvenienced. As a result, they considered Experian should pay Miss W £100 to apologise.

Neither party agreed with our Investigator's view. In summary, Experian explained as electoral roll information is public data, it's generally unable to raise disputes with individual local authorities about this. It did agree to apologise to Miss W, as it considered it could have explained why it asked her to speak to her local authority directly, but didn't agree to pay £100 compensation.

Miss W also didn't agree, saying Experian should update her address and ensure it reflects that she hasn't moved property at any point.

Our Investigator took this information into account and issued a second view. In this they explained as Experian didn't own the data it reports on, and it was unable to raise a dispute about electoral roll data with the local authority, this Service was unable to request Experian update the address. They also explained the information Miss W had provided, from the local authority, wasn't necessarily the same as it had provided Experian. They did however think Experian could have explained this better to Miss W. As a result, they concluded

Experian should:

- Provide a letter to Miss W confirming the information recorded about her electoral roll, by her local authority
- Pay Miss W £100 compensation

Experian accepted our Investigator's view, but Miss W didn't. In summary she said the documentation provided by her local authority contradicts the information Experian has recorded. She has continuously lived at her property for over twenty years and the information Experian are reporting shows a more recent start date. Miss W also didn't accept the offer of compensation, as the ongoing inaccuracy was causing further distress and inconvenience, and she didn't want to be an intermediary between the two parties.

As no agreement has been reached, this 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.

Firstly I want to explain, in this decision I'll only be considering how Experian has handled Miss W's complaint in relation to her address and electoral roll data. I say that as I'm aware she's since raised a further concern with this Service about not being able to access the Experian portal, but that doesn't form part of this complaint. It also doesn't appear she's raised this issue with Experian, which she'll need to do, before this Service could consider matters if she asked us to.

I should also say I've read and taken into account all of the information provided in reaching my decision. I say this as I'm aware I've summarised this complaint in less detail than both parties. If I've not reflected something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is.

In this case, Miss W has complained Experian are listing her address, and length of time at the property, incorrectly. However, I should point out throughout the course of this complaint, Miss W has provided different dates for when she moved to her address, as well as different versions of her address. I will take this into account when considering what a fair resolution should be.

Miss W's address can be set out in, up to, six separate lines – I won't list what those are here, as our decisions are published, but I will refer to them as lines one to six, throughout this decision.

Miss W says when she first raised her complaint with Experian, it was recording her address as her house number alongside line two. She says line one was missing. Miss W hasn't provided evidence of this when asked and having reviewed the records Experian has provided, I've not seen it's been recorded in this way on her file. The information it holds shows Miss W's address is currently showing her house number, alongside line one. This is the way it was set up when she opened her Experian account in 2023.

I have however seen emails where Experian told Miss W it updated her address. It's not clear exactly what it was referring to, but I've taken this into account when considering what fair compensation looks like.

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. This means Experian aren't generally responsible for the data provided – but must look to correct it where it can, when a dispute is raised.

It's generally accepted credit reference agencies (CRA's), such as Experian aren't able to raise individual disputes about public data, such as electoral roll information – unless it's clear it's made an error in updating the information it holds. But I don't think that's the case here, I'll explain why below.

While Miss W has provided a letter from her local authority, sent to her address, using all six lines – that doesn't mean her local authority provided the data in this way, to Experian.

This letter says it is a certificate of registration and reads:

“Re: [Miss W – address line one, two, three, four, five, six]

This is to confirm that [Miss W] is on the Register of Electors 2024/2025 at the above address for election purposes only”

This letter lists Miss W's address across six lines. But it doesn't confirm how long she's lived at the address and nor can I agree it's confirmation this was the address the local authority gave to Experian.

Under *Voters Roll* on Experian's records her address reads line one, line three, line four and line six. Lines two and five are missing. This is how Miss W's address has been listed since at least May 2023 and I haven't seen any record it's been amended during this time.

Within this section I've also seen Miss W has been recorded at living at this address since 2006. While there are two entries, this was where her surname appears to have been updated in 2006 – but throughout, the address has remained the same. This information has been provided by the local authority and I haven't seen there to be any other address on her credit file.

I can't say why the local authority has provided the information in this way – and nor can I say whether one, and not another version and date, is correct. All I can say is, as I've explained above, it can't be updated by Experian without the local authorities' consent, which hasn't been provided.

As such, I don't consider there is anything further Experian can do here – the data it's been provided lists most of Miss W's address and without a further update from the local authority to Experian directly, it's not able to amend the record.

On this point, I've also considered whether reporting Miss W's address in this way has caused her credit score to drop, as she says, but I'm not persuaded that it has. I say that for several reasons.

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

That said, I have also seen Experian's records since November 2024 that provide details on Negative Factors and Report changes. These include factors such as opening new credit accounts, credit balances increasing and decreasing as well as credit accounts being closed. All of these factors will cause a credit score to fluctuate.

Miss W has said she was notified by Experian around December 2024 her score dropped, which she believed to be due to changes in her address. I've not seen the notification Miss W is referring to, as she's not provided it to this Service when asked. But having reviewed screenshots of Experian's data from this time, I note her report in fact says her credit score went up in December 2024. So I'm also not persuaded Experian has made an error here.

In order to uphold this aspect of Miss W's complaint, I'd need to be satisfied an error solely made by Experian, caused her credit score to reduce. But that isn't the case here. In fact, I'm not persuaded any change to Miss W's address, length of time at her property or any other action by Experian has had a detrimental effect on her credit score in any case.

That said, I do think Experian has caused confusion and should have explained its role and how it could help, more clearly throughout this process. It also spent a considerable amount of time telling Miss W how to update her profile – which wasn't her complaint and didn't resolve matters. Experian has also acknowledged that, and I agree it's caused further inconvenience and distress as a result.

Taking everything into account, while I understand Miss W will be disappointed as she wants to understand exactly what's happened here – all I can consider is whether Experian has reported her information in the way it should, and based on what I've seen, I think it has. However, as explained I do think it could have handled her concerns better, but I think £100 and a letter explaining the information it was provided by her local authority fairly resolves matters.

For completeness, I'm aware Miss W has now received a cheque from Experian for £100, it appears this happened around June 2025. But should she no longer have this, for any reason, it should be re-issued by Experian.

My final decision

For the reasons explained above I uphold this complaint and ask Experian Limited to:

- Provide Miss W a letter setting out the details it has been provided by her local authority, including the date she moved into her property and the address the local authority provided.
- Pay Miss W £100. If Miss W has already cashed this cheque, then I consider Experian Limited have paid her the £100 as I've directed. If Miss W hasn't cashed the cheque, Experian should cancel it, and reissue it to Miss W.

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

Victoria Cheyne
Ombudsman