

The complaint

Mr Z complains Experian Limited were incorrectly reporting information on his credit file and didn't notify him of a default.

What happened

After being declined for a loan with a third-party lender, Mr Z says he became aware his Experian credit file wasn't reflecting a default, a company I'll refer to as W, was reporting. Mr Z didn't agree the default should be reported and also raised concerns that he'd not been able to see this previously.

Experian reviewed matters, but didn't think it had made an error. It explained it had raised a dispute with W, asking whether it could remove or update the information and was awaiting its response. It also explained, it was unable to update personal details and as Mr Z hadn't added his new address until November 2024, the default associated with this wasn't shown. Once he updated this, his credit file reflected correctly.

When W responded it didn't give Experian consent to update or remove the default, as such Experian said there was nothing further it could reasonably do and shared this information with Mr Z.

As Mr Z remained unhappy, he contacted this Service. An Investigator here reviewed matters and didn't think Experian had acted unfairly. They said it had raised a dispute with W, when Mr Z asked it to, but because W didn't provide its consent for the information to be updated or deleted, there was nothing further it could do. They also said as Mr Z hadn't initially provided Experian with the address the default was linked to, it wasn't unreasonable this didn't show – until he'd added this address.

Mr Z didn't agree and in summary said he believed he had updated his address and in any case, Experian should alert him to defaults, considering he was paying for an account with it. He also didn't agree the information W was relying on was correct.

Our Investigator considered this and asked Experian further questions about when Mr Z had updated his address. However, on review, didn't find this changed their outcome.

As no agreement could be reached, this complaint has been passed to me to decide. In summary Mr Z says:

- It's unreasonable that adverse information isn't included where an address hadn't been updated.
- Experian's systems shouldn't allow a customer to unknowingly delete a previous address, given the significant impact this could have.
- He'd paid for a service with Experian and hadn't been notified a default had been recorded.

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 should explain, within this decision I can only consider the actions of Experian, not those of the other organisation Mr Z has mentioned, namely W.

I also want to explain I've read and taken into account of all the information provided by both parties, in reaching my decision. I say this as I'm aware I've summarised Mr Z's complaint in considerably less detail than he has. 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. This also means I don't think it's necessary to get an answer, or provide my own answer, to every question raised unless I think it's relevant to the crux of the complaint.

I should also explain, this Service is not the regulator, that's the role of the Financial Conduct Authority. So while Mr Z considers Experian should be required to follow certain processes, even if I found that Experian had acted unfairly, I wouldn't be able to instruct it to change its processes as a result.

Dispute Mr Z raised about W

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 it is 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.

It did that here, and raised a dispute with W around December 2024, soon after Mr Z contacted it about the default being recorded. W responded but didn't give Experian consent to update or remove the data. Experian shared this response with Mr Z and advised he needed to speak to W directly. As such there wasn't anything further Experian could reasonably do, as it didn't have the consent it needed to update or remove the data, so I can't say it's acted unfairly as a result.

Mr Z's address details

Experian say it didn't hold Mr Z's new address until November 2024, when he updated it. As the account with W was using the new address, Experian say it hadn't been able to link it to his account, so the default was not reflecting on his credit file before this.

In this case, I don't think that's unreasonable. I say this because, Mr Z has said when he initially purchased the house, he didn't live in it for some time. He's also said he still owns a different property with a family member and spends much of the year working away and staying elsewhere. So, aside from the account with W I haven't seen other accounts Mr Z

held were connected to the new address.

Experian receives millions of data records every month and typically, when someone changes address, other accounts they hold are amended, enabling Experian to create a link between that person and the new address. But based on what Mr Z has explained, it's not unreasonable that didn't happen here. He wasn't living at the new address, still owns another property, and I haven't seen evidence sufficient accounts he held were changed at the time. As such, when Experian was sent account details from W, there wasn't sufficient information to link those details to Mr Z, as he didn't appear to have other relationships with that address.

As a result of this, because Experian couldn't say the new address related to Mr Z, it was reasonable it didn't link this to his profile until November 2024, when Mr Z provided it. So I can't say Experian acted unfairly as a result.

While Mr Z says he thought he'd provided Experian his address when he purchased the property, I haven't seen that to be the case either. Experian's own records show it was first updated in November 2024 and Mr Z hasn't provided any documentation to say he'd done this previously. So while I've taken on board his comments that he'd updated his password, I haven't seen enough to persuade me he also updated his address at this time, or that Experian has made an error.

That also means I can't hold Experian responsible for the impact not seeing the default had on Mr Z.

Taking everything into account, while I appreciate this will come as a disappointment to Mr Z, I think Experian has acted fairly. It raised a dispute with W, and did so in the timeframe I'd expect, but as it wasn't given consent to update or remove the data, there was nothing further it could reasonably do. And while it's not always necessary for a consumer to update their address with a CRA, in this case I think it's reasonable he needed to do that. I haven't seen there was sufficient information to link Mr Z to the new address. So it's not unreasonable Experian hadn't been able to do so, until Mr Z provided it. As such, I won't be asking Experian to do anything here.

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 Z to accept or reject my decision before 12 January 2026.

Victoria Cheyne
Ombudsman