

The complaint

Mrs B says Experian Limited has acted unfairly as despite having a high credit score, she has been declined for credit with third-party lenders.

What happened

Mrs B says she's been declined lending and credit agreements with various lenders, despite her Experian credit score being at the highest rating available. Unhappy Mrs B contacted Experian to complain and asked for it to explain the discrepancy.

Experian reviewed matters but didn't think it had made an error. It said, it's not responsible for lending decisions that have been made and isn't able to say why Mrs B's applications were declined. It also explained its credit score was a guide, and that lenders use their own systems to decide whether to lend or not. In addition, it explained Mrs B could apply for a copy of her credit report for free, to ensure the information was accurate.

Experian went on to explain it was important Mrs B updated her address history on its system – something it was unable to do. And once she'd applied for a copy of her credit report, if she found any inaccuracies it could investigate this. As Mrs B remained unhappy, she contacted this Service.

An Investigator here reviewed matters, but didn't think Experian had acted unfairly. They said while Experian provide a credit score, this isn't something lenders can see and also isn't, on its own, a reason for lending to be approved or declined. They also explained Mrs B would need to obtain a copy of her credit report to establish whether it held any inaccuracies, but as she hadn't done so, there was nothing further they'd expect Experian to do.

Mrs B didn't agree and considered it Experian's responsibility to help her identify any missing data, such as address history or incorrect financial associations. She also said Experian should compensate her for the distress caused by having credit applications rejected when her credit score with it remained high.

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.

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, this Service is not the regulator, that's the role of the Financial Conduct Authority. So while Mrs B 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.

Mrs B is unhappy she's been declined for lending, even though her Experian credit score shows as being at the highest rating available.

As a starting point, Experian is right – lenders don't see Mrs B's credit score as generated by Experian, or other credit reference agencies. The credit score Mrs B sees is simply a numeric representation of how Experian think she'd be seen by lenders. Lenders then have their own criteria and although they do gather information from someone's credit report – such as accounts the person has, and how they've been managed – it doesn't include the credit score. Instead, lenders use this information, along with information the applicant has provided to assess a credit application, using their own systems.

In this case, Mrs B has questioned why her credit score is high, but she's still been declined for lending. But on this point, it's very difficult to know why a potential lender has declined an application without confirmation of the reason for this, which Mrs B hasn't provided. And in any case, in order to uphold this aspect of Mrs B's complaint, I'd need to see that an error caused by Experian, led to the decline – which I haven't seen to be the case here.

I appreciate Mrs B has asked Experian to provide her details of what it's reporting on and considers its Experian's responsibility to ensure this is accurate. But in order to do that Experian says she needs to obtain a copy of her credit report and tell it if any information is incorrect or missing – which seems reasonable.

I say this because, as a starting point, Experian don't own the data it reports on. The data is given to it and owned by lenders, third-party companies and other organisations. Experian then report on the data it is provided.

When someone identifies data is incorrect, then I'd expect Experian to address this. Generally, by raising a dispute with the data owner, who Experian would need approval from to amend it.

So, Mrs B is right, Experian has an obligation to ensure the data its reporting on is correct. But for it to know something isn't correct, it's for Mrs B to tell Experian what the issue is. If Mrs B thinks something is wrong, then she needs to be specific about what this is. Without this, Experian would have to dispute every record, without being able to tell any data providers what Mrs B thinks is wrong. This wouldn't be reasonable and not something I'd expect Experian to do.

The same would apply for addresses Mrs B has been associated with, that she considers may be missing. If this is the case, Mrs B would need to tell Experian what address is missing to enable it to investigate this. I wouldn't expect Experian to provide Mrs B with this information in the way she's requested it – as it's readily available, should she request a free copy of her credit file.

I can see Experian has told Mrs B how to access her credit file for free, and how to dispute anything she thinks is wrong. It's also explained how she can log into her Experian account and update her address history on its system. I think this is a fair and reasonable answer in the circumstances. So, should Mrs B wish to dispute any information on her credit file, which may be impacting her credit applications, she'll need to follow Experian's guidance on this.

While it's not for this Service to tell Experian how to calculate the credit score it displays to its customers it might be helpful to explain the score itself is based on an algorithm using the data on the credit report. Each CRA has its own algorithm based on the criteria it thinks is important and as such, if any information is missing, this could cause the score to reflect in the way it is. But as I've explained above, it isn't for Experian to establish what information might be missing, in the way Mrs B suggests. It's for Mrs B to point to information she

considers incorrect so Experian can address that.

Taking everything into account, I think Experian has acted fairly. I haven't seen that it reported any incorrect information that was the sole reason Mrs B has been declined for credit. And I think Experian has proposed a fair way to resolve matters and shown Mrs B how to obtain a copy of her credit report for free.

For completeness, I should say, once Mrs B obtains a copy of her credit report, if she identifies any issues with the information, she can raise this with Experian directly. If she remains unhappy with any response she receives at that stage, she can refer the matter to this Service – but we'd need to consider it under a new complaint. That's because, Experian must first be given the opportunity to address any potential issues she raises.

As such, as I haven't seen Experian has acted unfairly, for the reasons explained above. I won't be asking it to take any action 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 Mrs B to accept or reject my decision before 13 January 2026.

Victoria Cheyne
Ombudsman