

The complaint

Mrs J complains Experian Limited trading as Experian didn't properly deal with her concerns about incorrect information being provided by a lender.

What happened

Mrs J had an account with a lender I'll refer to as S. She said S were reporting incorrect information to Experian, and having contacted S was given someone's name and email address to pass on to Experian to resolve the issue.

Experian told Mrs J they'd checked with S, but each time S confirmed the data was correct. Because of that, the information remained on Mrs J's credit report. Mrs J says this cost her a mortgage application and subsequent rental income.

Mrs J did a Subject Access Request (SAR) and found Experian had never actually contacted the person using the details she had provided them with, and said she feels they just fobbed her off for months. She was also unhappy with how long it took Experian to add a Notice of Correction (NOC) to her credit report.

Experian explained they're not responsible for the data they show, the companies who provide it are. But, when Mrs J contacted them, they did raise a dispute – and the answer from S was to say the information was correct. Experian said because of that, they didn't think they'd done anything wrong. And in respect of the NOC, they said it initially didn't meet their requirements – but after some further discussion, they were able to agree on wording which was then added.

Unhappy with this, Mrs J asked us to look into things.

One of our Investigators did so, but didn't think Experian had done anything wrong, so didn't uphold the complaint.

Mrs J didn't accept this. In summary she said:

- Experian said S didn't contact them to correct the data until 17 July 2025, but S say they contacted Experian in May 2025, one of them isn't telling the truth.
- During the time this matter was going on, the amounts recorded on Mrs J's credit report with S changed, so she's not sure how Experian can say they had the correct amount showing – she asks for evidence of this.
- She's suffered financial losses because of Experian and customers shouldn't have to fight to get correct information being reported.

As Mrs J didn't agree with our Investigator's outcome, the complaint's 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.

I think it's important to explain I've considered all of the information provided by both parties in reaching my decision. If I've not reflected or answered 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.

I also think it's helpful to explain I can only require Experian to pay compensation or cover any financial losses if I'm satisfied they've done something wrong. If I don't think they have, then I wouldn't tell them to pay anything.

Reporting of the data from S

Mrs J says she proved to Experian this was wrong, because of the information and contact details she gave them from S.

Experian say they're not responsible for the data and can dispute it, but when they did S said the information was accurate.

Experian are correct in terms of the extent of their responsibility. They have an obligation to report true and accurate information, but they're not required to verify the information they receive. That's because they don't own the information – and if something is wrong that's typically the responsibility of the company reporting it.

Here, Experian did what I'd expect them to do, which is to raise a dispute to S once Mrs J got in touch – which happened twice. I've not seen anything to suggest there were any delays, and S' reply to the first dispute raised on 27 February 2025 said:

Been looked into further and Customer still owes January rental and February charges also, charges are fully payable and customer has not paid yet.

The second dispute was raised on 19 June 2025 and S replied saying:

Customer has not paid January instalment and remains outstanding

In the circumstances, Experian don't have permission to amend the data. Bearing in mind they don't own the data, they can't change it until it's confirmed by the company doing the reporting. I also think it's reasonable for Experian to rely on what they're being told through the official channel of raising disputes.

I can't see that Experian told Mrs J they wouldn't be using the specific contact details she says she gave them which I think would have been helpful. But, I don't think that'd have made any difference to Mrs J's overall position – because I'd only expect them to dispute it through the usual process. And, when Experian provided Mrs J with the reply from S, Mrs J's contact would know whether they had or hadn't provided the response Experian shared.

While I've noted Mrs J's comments about the data with S being updated, in line with everything I've set out, this would be S' responsibility to have updated it. Experian doesn't have any involvement in the reporting of the data – they just display it. So, if Mrs J needs a clear timeline of what was reported to Experian and when, that'd be for S to provide not Experian.

Overall, when Mrs J raised concerns about inaccurate information Experian did what I'd expect in raising disputes about that. On both occasions, S said the information was correct

so it couldn't be amended. Because of that, Experian didn't have permission to amend the data so I don't think they've done anything wrong on this point.

NOC

Mrs J says it took Experian too long to add the NOC to her credit report.

Experian said Mrs J's initial draft of the NOC didn't meet the relevant requirements, but after discussions were able to get it published.

The information I have shows Experian opened this query on 11 April 2025. I can see they replied to Mrs J's request on 16 April 2025 to explain how the NOC had to be worded. There is specific rules around what can be included in a NOC.

Mrs J replied the same day questioning why Experian had refused to add the NOC as it'd been written. On 22 April 2025 Experian replied again, setting out in more detail why they couldn't accept it. They'd re-written the NOC for Mrs J to something they said would be acceptable.

After further back and forth, Experian said they'd add the NOC on 5 May 2025. Given the timeline, I don't think there were any delays by Experian in adding the NOC.

Summary

It's clear this issue has been very frustrating for Mrs J, and I'm sorry to hear of the challenges she's faced along with the financial losses she says this issue has cost her. But, as I said before, I can only require Experian to pay Mrs J compensation and financial losses if I think they've done something wrong. And, for all the reasons I've mentioned above, I'm satisfied they haven't.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs J to accept or reject my decision before 30 December 2025.

Jon Pearce

Ombudsman