

## **The complaint**

Miss L complains Experian Limited trading as Experian are incorrectly reporting information on her credit file.

## **What happened**

Miss L has an account with a company I'll refer to as Y. Her credit file currently shows missed payments are being reported by Y, despite her being in a payment plan with them.

Experian explained how the status of payments are shown on Miss L's credit file, and having explained this thought they hadn't done anything wrong.

Unhappy with Experian's response Miss L asked us to look into things.

One of our Investigators did so, and found Experian were reporting the data from Y correctly.

Miss L didn't accept this, saying she's in a payment arrangement with Y so no missed payments should be reported. So, 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. And, having done so, I've decided not to uphold Miss L's complaint. I'll explain why.

Credit reference agencies (CRAs) like Experian are required to report the information they're given from data providers. They don't own this data and generally won't know if it's correct or not.

This is confirmed by the Information Commissioner's Office – who say:

### ***What should I do if my credit file is inaccurate?***

*If your credit file is inaccurate, you can raise your complaints with the relevant CRA you obtained your file from. However, the problem may lie with the original lender or organisation that supplied the CRA with the information so you will need to contact them instead.*

*If you have contacted the CRA and the original lender and there is an obvious inaccuracy which they are unwilling to correct then you may wish to make a complaint to the ICO. Please note that it's not our role to decide on financial disputes.*

### ***Who is responsible for the information on my credit file?***

*It is easy to see why people assume the CRAs are responsible for all the information that appears on their credit file. However, in reality, the lenders and telecoms and utility companies who passed the information to the CRA in the first place also have responsibilities for the information that appears on your credit file.*

*As a general rule, if the entry you are looking at has the name of a company on it, it's likely to be that company who is responsible for that entry. The CRAs cannot amend this data without the permission of that company.*

*Having said this, we still expect the CRAs to take reasonable measures to ensure the information that is reported by lenders via their credit files is accurate.*

*The information that is generated by the CRAs and for which they are responsible, includes financial links, linked addresses and alias information.*

What all of this means is Experian aren't responsible for the data Y have provided to them – but are responsible for raising a query to Y when Miss L got in touch.

That's exactly what Experian did on two occasions – and Y didn't agree for the data to be changed either time. Y suggested they're not responsible for the way Experian display the data.

This is correct – Experian are responsible for displaying the data. But Experian have also provided evidence to show Y are reporting Miss L is three months behind her payments. So, Experian's evidence shows Y are asking Experian to say Miss L has missed payments for three months.

As Y didn't agree for the data to be changed, and Experian seem to be reporting what Y are asking them to do, there isn't anything I can see Experian have done wrong. So, I can't ask them to update Miss L's credit file as they're correctly reporting what Y are telling them to.

### **My final decision**

For the reasons I've explained above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 25 November 2025.

Jon Pearce  
**Ombudsman**