

The complaint

Ms G complains Experian Limited is reporting incorrect information on her credit file.

What happened

After obtaining a copy of her credit file, Ms G raised several disputes with Experian saying information it was reporting was incorrect. Specifically raising concerns about accounts and searches being reported by companies I'll refer to as, O, H, S and E.

Experian reviewed matters and explained it had previously raised a dispute H, but it hadn't been given consent to update or remove the information, so there was nothing further it could do as it didn't own the data. It also confirmed it would raise a dispute with O, in relation to the account it was reporting. Experian also explained neither S or E shared information with it, and searches from either company weren't recorded on Ms G's credit file.

In addition, Experian arranged to add a Notice of Correction (NOC) to Ms G's credit file for the accounts showing with O and H.

As Ms G remained unhappy she contacted this Service, while also continuing to correspond with Experian and raise further concerns about its actions.

An Investigator here reviewed matters and explained Experian had raised disputes with O and H, but as neither company had given Experian consent to change the data there was nothing further it could do. As such our Investigator didn't think Experian had acted unfairly in this regard, but thought Experian took longer than they'd expect to raise the dispute with O. For this they recommended it pay Ms G £100 for the inconvenience caused.

They went on to explain neither S or E shared data with Experian, so there were no hard searches or information showing from either company. Overall, as they didn't find Experian had made errors in the information it was reporting, it couldn't be held responsible for any impact this had on her credit score, which was something only she could see in any case.

Experian accepted our Investigator's opinion, but Ms G didn't. In summary she considered our Investigator hadn't taken account of the evidence she'd provided, namely that certain businesses didn't share data with Experian – when Ms G considered they did. Overall Ms G thought more compensation was warranted, given the breaches and reputational damage she considered Experian had caused.

While the complaint was with this Service, Ms G raised further concerns that she'd not received a copy of her credit file after she'd requested it. Our Investigator asked Experian about this. It confirmed Ms G requested a copy of her credit report in June 2025, and was sent a passkey to access the report, but this hadn't been used by Ms G. It also explained Ms G hadn't raised any concerns about this with it directly, so didn't think our Service should consider this aspect.

Our Investigator explained to Ms G the steps Experian had taken in sending her a passkey (necessary to access her credit report), but said if this hadn't worked, she'd first need to

contact Experian about that and as such, wasn't something they'd considered in their investigation.

Ms G remained unhappy with our Investigator's outcome, so as no agreement has been reached, the 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.

While I may not have commented on everything that's been said, that'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.

As our Investigator explained, any concerns Ms G may have about the passkey she received from Experian, for use in accessing her credit file from June 2025, would need to be considered by Experian in the first instance. As such, I won't be commenting on it within this decision.

I'm also aware Ms G said this complaint should be considered alongside another she raised with this Service, however as they relate to different issues at different points in time, it was appropriate they were considered separately. Ms G has since received this Services' response to that complaint so I will not be commenting on it further.

Disputes with O and H

Any information reported on Ms G's credit file isn't owned by Experian, but instead by the data owner, here that's O and H. This means while Experian must take reasonable steps to ensure the data is accurate and investigate when a dispute is raised, it isn't responsible for the data provided.

Experian did that here and raised disputes with O and H, but neither gave Experian consent to update or remove the information, so there was nothing further it could reasonably do. Experian also shared the responses it received with Ms G, so she was made aware she'd need to contact the companies directly to dispute the matter further, as I'd expect.

I'm also aware Ms G has said our Investigator implied O didn't report information to her credit file, however I haven't seen that to be the case. Our Investigator explained that O hadn't given consent for Experian to remove or update the data, and as such there was nothing further it could reasonably do.

However, our Investigator did say Experian had taken longer than they'd expect to raise a dispute with O, which meant Ms G was put to some inconvenience. For this, they recommended it pay £100 compensation, which Experian has since accepted.

Having looked at this, I can see Experian raised a dispute with O in March 2025, sometime after Ms G initially asked it to raise a dispute and after it told her it would do so. While I don't know what caused this delay, its reasonable she is compensated for this. As she was told by

Experian it would raise a dispute, but it didn't do so until March 2025, meaning she was undoubtedly put to some inconvenience. Taking everything into account I think £100 is fair in the circumstances of this case and takes into account the inconvenience Ms G was caused as a result.

Information reported by S and E

Having reviewed Ms G's credit file, I haven't seen information or accounts reported by S or E, as she says. Experian has also told this Service these companies don't report to it and as such the searches and information Ms G refers to wouldn't reflect on the credit file it provides.

In addition, organisations also aren't required to report information to all credit reference agencies (CRA's). On this point, The Information Commissioner Office (ICO) says:

"As there is no requirement under data protection law for lenders to report such data to all the CRAs, it is up to the lender to decide which CRA they wish to use, if any."

Given this, I can't say Experian has made an error here as there's nothing to show S or E has shared the information with Experian or that it is being reported, as Ms G says.

Credit score

Ms G says errors by Experian have impacted her credit score. As explained above, I haven't found that Experian has made an error in the information it's reporting here. As such, I can't say that any impact this information may be having should be amended.

I am aware Ms G has also said her Experian credit score is lower than those provided by other third-party companies – which she's pointed to as evidence of Experian's errors.

I wouldn't expect a credit score to be the same as each company that provides credit scores has its own systems in place to calculate this.

For completeness, I should also say having seen Ms G's credit file I note the NOC's were added when Ms G asked them to be. As such, it seems Experian's done as I'd expect in this regard also.

Taking everything into account, Experian did as I'd expect here and raised a dispute with O and H but it wasn't given consent to remove the accounts, so there was nothing further it could reasonably do. As a result, any impact to Ms G's credit score isn't something I could hold Experian responsible for. That said, Experian did cause delays in raising a dispute with O and Ms G was inconvenienced as a result, so I think Experian should be her £100 to apologise for this.

My final decision

I uphold this complaint and require Experian Limited to pay Ms G £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 4 February 2026.

Victoria Cheyne
Ombudsman

