

The complaint

Mr R complains about issues experienced with Experian Limited when trying to access his credit report and account online.

What happened

In April 2024 Mr R says he was unable to log in to access his Experian credit report and account, so he contacted Experian to complain. It reviewed matters and explained it had been unable to verify Mr R's identity so couldn't provide the online service he was attempting to access. To resolve matters it gave recommendations on how to resolve the issue and also offered to provide Mr R a free copy of his credit report to view online or by post.

In August 2025, Mr R contacted Experian again, saying he was still unable to access his credit report online. On this occasion, Experian noted Mr R had previously tried to set up an account in 2019, but as he'd not accessed it in a long time, he was having difficulties. So it closed this account, in order for him to apply again – which he did and was successful. However, Mr R remained unhappy, saying Experian should have done this in 2024, when he first contacted it. As it hadn't done so, he said he'd been caused inconvenience and should be compensated as a result.

Having considered Mr R's complaint, Experian apologised but didn't consider compensation was due. It explained that while it should have closed Mr R's old application when he contacted it in April 2024, there was no guarantee he would have been able to get an online account at that time. As Mr R remained unhappy, he contacted this Service.

An Investigator here reviewed matters. They said while Experian deleted Mr R's account the second time he contacted it, resolving matters, as he'd not followed up sooner, they couldn't agree any detriment had been caused by the delay. They also noted Experian had offered to provide Mr R a free copy of his credit report, but he'd not applied for one. Overall while they acknowledged it would have been helpful for Experian to delete Mr R's account in April 2024 it's solutions to fix the problem, along with an apology, resolved matters here.

Mr R didn't agree, saying as Experian didn't delete his previous account sooner, he'd been unable to stay informed about his credit status – which had a significant impact. He also said he'd not chased Experian sooner, to give time for the issue to be resolved before reapplying. Mr R considered Experian should be required to pay compensation, as the problem could have been resolved 12 months earlier.

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.

In this case Experian has said when Mr R tried to access his account in April 2024, it was unable to authenticate his details. This seems reasonable as Experian are required to carry out certain checks before providing information. The Information Commissioner's Office (ICO) says:

"Sometimes the CRAs need more details from you before they can send you the information held on your file. For example, they may need proof of your name and address from a utility bill or bank statement. This is important to make sure that no one else gets your information by mistake or to check that no one else has fraudulently applied for your credit reference file. The CRAs do not have to send you your file until they get this information."

While Experian explained it wasn't able to confirm why it couldn't authenticate Mr R, it did advise of some possible reasons that could be causing the issue. It also offered to send Mr R a free copy of his report to view online or by post. However, I haven't seen that he responded to Experian to say he was still encountering issues or to request a copy of his report in the way it offered. As such, I wouldn't have expected Experian to take any further action at this point.

Mr R next contacted Experian in August 2025, explaining he was still unable to access his account online. At this stage, Experian noted there was a previous account he'd tried to set up in 2019, which it closed and enabled Mr R to sign up with Experian as a new customer.

While Mr R considers Experian should have done this in 2024 when he contacted it, I don't think that changes the overall outcome here. I say that because, Experian has said no technical error caused the problem in 2024, instead its system had been unable to verify him. And while it's acknowledged it should have closed his old account in 2024, I haven't found it was solely this that prevented Mr R from accessing his account at the time.

I can't say for certain why Mr R couldn't access his account in 2024, which I realise will come as a disappointment to him, but it's not for our Service to look into why Experian's system did this. And as I've explained I think it was reasonable for certain checks to be carried out before providing the information and access he was requesting. All I can consider is whether Experian has acted fairly in trying to resolve this problem for Mr R – and I think it has.

I say this because in 2024 Experian offered to provide Mr R a free copy of his credit report, it also gave suggestions as to what was causing the issue. But Mr R didn't take Experian up on its offer of a credit report or continue to communicate with it. And while it deleted a previous account in 2025 and could have done this sooner, I haven't found this was the sole cause for the issues Mr R faced in 2024. As such I can't hold Experian responsible for the impact during that time.

I should also say, even if I found Experian had made an error here, I'd also need to see that Mr R has been impacted as a result. In this case Mr R has said he was unable to stay informed about his credit status, impacting his financial planning. But Experian offered to provide a copy of his credit report and Mr R chose not to proceed with that process, so I can't say it made an error as a result. Mr R also hasn't been charged for the account with Experian during the time he was unable to access it. So even had Experian made an error, which it's since corrected, it wouldn't change my outcome here.

Taking into account everything that's happened, I don't think Experian has acted unfairly and has attempted to help Mr R resolve matters, so I won't be upholding this complaint or asking Experian to do anything further 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 R to accept or reject my decision before 31 December 2025.

Victoria Cheyne
Ombudsman