

The complaint

T, a limited company, complains Experian Limited isn't reporting all accounts the business hold on its credit file. T also says, Experian is reporting information about a cancelled account, when it shouldn't be.

T is represented in bringing this complaint by its director, Mr T.

What happened

Around June 2025, after a credit card application for T was declined, Mr T became aware Experian wasn't reporting all the businesses' accounts on its credit file. He said Experian was only reporting an account with a company I'll refer to as "M", which it no longer used. It wasn't reporting T's other accounts; held with companies I'll refer to as "S" and "D". This meant T's turnover and other business information wasn't reflected correctly. In addition, Mr T said Experian was reporting an account with a company I'll refer to as "V" – that had been cancelled.

Experian reviewed matters but didn't think it had acted unfairly. It explained as neither S or D shared information with it, it was unable to report on this. It was only able to report on T's account with M, which was dormant. It also said it wasn't the data owner so couldn't amend information or data. But it raised a dispute with V about this, and it confirmed the information being reported was incorrect and had been removed.

As Mr T remained unhappy, he referred T's complaint to this Service, saying Experian had a duty under the General Data Protection Act (GDPR) to ensure it published accurate information that wasn't misleading.

An Investigator here reviewed matters but overall didn't think Experian had acted unfairly. They said Experian could only report on data it was provided, and while they acknowledged T held accounts Experian wasn't reporting, that wasn't as a result of Experian's error. They also said Experian had done what they'd expect, in relation to the dispute Mr T raised about V.

Mr T didn't agree, saying by presenting data in the way it did, meant Experian was not giving a meaningful representation of T's financial position. He considered, given Experian knew it held limited information, this should be reflected.

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.

I should explain, this Service is not the regulator, that's the role of the Financial Conduct

Authority. So while Mr T considers Experian should be required to follow certain processes, and present information in a different way, even if I found that Experian had acted unfairly, I wouldn't be able to instruct it to change its processes as a result.

I note Mr T has also raised his concerns about the way in which Experian report T's data, referring to certain laws and legislation. But as our Investigator explained, that isn't the role of this Service to decide. Should Mr T remain unhappy about Experian's actions in this regard he'll need to raise his concerns with the Information Commissioners Office – which is the most suitable organisation to deal with this.

Information Experian is reporting on

Firstly, I think it would be helpful to explain, Experian don't own the data it reports on – the data is owned by lenders, third-party companies and other organisations. The responsibility of reporting accurate and up to date information therefore rests mainly in the hands of the data providers. Credit Reference Agencies (CRA's), such as Experian, don't actively approach data providers for information, rather it is sent to the CRA in a data package for it to report. CRAs then report whatever information they have been given.

With this in mind, as our Investigator explained, it seems reasonable not all accounts T holds will show on its Experian credit report. Only those from organisations that have provided data to Experian will be listed. I've not seen that S or D provides data to Experian, so I don't think Experian has made an error by not reporting these accounts.

I appreciate Mr T says generating and publishing a score based on incomplete information isn't a fair reflection. However, Experian can only produce a report based on information it's provided, and it's not for this Service to tell it to put in certain processes in place when information isn't shared, such as those Mr T suggests.

But in any case, it might be helpful to explain, a credit score is simply a numerical figure that can be used to give some general comprehension of whether a credit record is in a good place, or not. The score will fluctuate regularly, based on various factors, including among other things, the balance held on credit accounts when the score is generated, or the amount of available credit being used. Lenders don't see this score – it's simply an indication of how a potential lender may view a company's credit rating, rather than a formal assessment. Instead, lenders use data from credit reference agencies such as Experian, along with information the applicant has provided to assess a credit application, using their own systems.

As such, T's credit score itself in isolation wouldn't impact any potential applications. And while this situation is no doubt frustrating for Mr T – it might help to look at the score as Experian's view rather than something which is set in stone.

I appreciate Mr T has said due to the lack of information being shown, T's turnover isn't reflected correctly by Experian. But once again, because this information isn't being shared with Experian by S or D, I can't say Experian has made an error here. That also means, I can't hold Experian responsible for any application's T has made that have been declined.

Account with V

As explained above, Experian don't own the data it reports on. Not owning the data also means Experian isn't generally responsible for the data provided but must take reasonable steps to ensure it is accurate and investigate when a dispute is raised.

Experian did that here and raised a dispute with V when Mr T raised his concerns and did so

promptly. V confirmed to both Experian and Mr T the information had been reported in error and would be deleted. I also note Experian shared V's response with Mr T, as I'd expect.

Taking everything into account, I think Experian has acted fairly. It raised a dispute with V, and did so quickly, and the data was subsequently removed. And while I can appreciate it will be extremely frustrating for Mr T that Experian isn't reflecting a true record of T's financial information – it can only report on information it's provided with. And here the accounts T uses for business don't share that information with Experian, but that isn't something I can hold Experian responsible for. As such, I won't be asking Experian to do anything 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 T to accept or reject my decision before 6 January 2026.

Victoria Cheyne
Ombudsman