

The complaint

Mr B complains that Experian Limited (Experian) have been unfairly charging him for a subscription service he didn't know he was paying for.

What happened

In January 2025, Mr B signed up to a 30-day free trial for Experian's CreditExpert service. The service is a subscription one that is charged at £14.99 per month. When signing up customers are asked to provide their bank details for charging to begin at the end of the 30-day period, if the service isn't cancelled beforehand.

Mr B didn't cancel the service, and Experian began to apply the monthly charge. Mr B logged in to use the service in April and July 2025 but didn't use it after this. When he realised, he was being charged for the service in September 2025, he complained to Experian. He said they ought to have done more to make him aware the charging period had started and asked to be refunded the fees he had paid. Experian didn't uphold his complaint and so he brought it our service.

Once the complaint was referred to our service Experian made an offer to refund 50% of the fees Mr B had paid since he last used the account – so £14.99. Our investigator thought this was a fair way to put things right. Mr B didn't agree and so the matter 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.

I realise that I've summarised this complaint in less detail than the parties and I've done so using my own words. I've concentrated on what I consider to be the key issues. The rules that govern this service allow me to do so. If I've not reflected something that's been said in this decision, 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 understand that Mr B believes Experian needed to do more to let him know that the charging period had begun, but I don't agree, I'll explain why.

At the outset Mr B was informed of the following:

'Your free trial starts on registration, and it will last for 30 days. You can cancel your free trial at any time without charge and once the 30 days trial has ended, your paid registration will start.'

This is a clear statement explaining that the paid for period will start at the end of 30 days. So I don't think Experian needed to do anything more to inform him of when he would have to start paying for the service.

Additionally, he was required to provide his bank details for the payment to be taken from. So, I think he ought reasonably to have realised that he would need to pay for the service, and the money would be taken from his bank account once the trial period had ended.

Based on this I don't think Experian have unfairly charged him for the service.

Mr B had the benefit of the service and last used it in July 2025. Experian have offered to refund him 50% of the fees he paid after his last use of the service, as a gesture of goodwill. This amounts to £14.99, I think this is reasonable and is more than I would have recommended.

Bringing all of this together, I'm satisfied Experian has acted fairly here when charging Mr B for the service they provided, so I won't be asking them to do anything differently to put things right here for Mr B.

Putting things right

On acceptance of this decision, Experian should pay Mr B £14.99 which represents 50% of the fees he has paid since he last used the service.

My final decision

For the reasons set out above, I uphold this complaint and I require Experian Limited to carry out the actions as set out under the 'Putting things right' section of this decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 28 April 2026.

Amber Mortimer
Ombudsman