

The complaint

Miss M complains Experian Limited merged her credit file with another person, causing information to be reflected incorrectly.

What happened

In July 2025 Miss M contacted Experian as accounts belonging to a family member were incorrectly appearing on her credit file. Miss M explained to Experian she lived at the same address as the family member, shared the same last name and date of birth, but that their first names were slightly different.

Experian looked into matters and continued to communicate with Miss M, but in September 2025 concluded, due to the details being so similar, its system was unable to separate the two individuals. It explained it had cancelled Miss M's online Experian account as a result and added a Notice of Correction (NOC) for lenders to review. It also arranged to send Miss M a paper copy of her credit file on a quarterly basis – which didn't include her family member's information. As well as this, it provided a letter to be shared with potential lenders, explaining the issue.

As this didn't resolve matters Miss M complained. Experian reviewed everything and issued its final response in September 2025. In summary this said due to the similarities between the two individual's details, its online system couldn't differentiate between them. It said it was working to fix the issue, but for now it was only able to offer a paper version of Miss M's credit file. In addition, it offered to refund the remaining payment Miss M had paid to upgrade her membership and sent her a cheque for £150 to apologise.

Miss M remained unhappy the issue wasn't fixed, so she contacted this Service to complain.

An Investigator here reviewed matters but considered Experian's offer of £150 and the steps it had taken so far, fairly resolved the complaint. This included adding a NOC, providing paper copies of Miss M's credit file and its work to fix the issue. Our Investigator also didn't consider it unreasonable Experian closed Miss M's online account, to prevent her seeing her family member's data. They also acknowledged the frustration Miss M was being caused, but explained this Service was unable to require Equifax to do more than it was already doing.

Miss M disagreed, saying this didn't resolve matters. She explained as a result of Experian's actions she was still experiencing ongoing financial impact, with no clear timeline for when this would be resolved. Miss M also didn't consider adding a NOC helped, as most lending applications are automated. And having access to a paper credit file only, placed her at a disadvantage in managing her financial position.

As no agreement could be 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.

Firstly, I note Miss M has raised concerns about the way in which Experian has handled her data and considers there to have been a data breach. However, it isn't the role of this Service to decide whether Experian has followed certain laws and legislations in this regard. Should Miss M remain unhappy with Experian's actions about this, she'll need to contact the Information Commissioner's Office, if she has not already done so. This is the most suitable organisation to deal with concerns such as this.

There's no question here there's an ongoing problem when Miss M attempts to access her credit file using Experian's online account. Experian has accepted the accounts belonging to a family member are also appearing. At the outset, I should explain, this Service is not the regulator, that's the role of the Financial Conduct Authority. That means, while Miss M considers Experian should be required to follow certain processes, it's not within my powers to instruct it to change these. I can only consider whether Experian has acted fairly, or not, in attempting to resolve the issue.

In this case I can see Experian has attempted to resolve the issue. However, due to the details being so similar, it was unable to separate Miss M and her family member from showing on her credit file when accessed online. Experian explained this to Miss M, offered to provide her a paper copy of her report and continued to investigate matters, as I'd expect.

I can also see Experian considered other alternatives, including adding a Notice of Disassociation (NOD). However, it explained, although Miss M says her name is slightly different to her family member, their first and last names are the same as well as other details. As a result, it said a NOD wouldn't fix the issue. This also seems reasonable.

As a result, Experian cancelled Miss M's access to her online account and refunded the remaining membership fees she'd previously paid. That doesn't seem unreasonable, as for now, it's the only way Experian is able to stop Miss M from viewing information that doesn't belong to her. In addition, Experian has agreed to send Miss M a paper copy of her credit file on a quarterly basis (which doesn't contain her family member's details). This seems reasonable and enables Miss M to keep up to date with her correct financial situation.

Experian also added a NOC to Miss M's credit file, as I'd expect. It did so soon after Miss M contacted it, so I can't say it's acted unfairly as a result. The NOC is to explain the situation to potential lenders. I appreciate Miss M says applications are often automatic so considers the NOC isn't relevant. However, my understanding is, a NOC often requires lenders to carry out a manual review, so it should be something they are able to see before making any decisions. Experian's own website also says:

"A Notice of Correction is a short statement which you can use to add further information to an entry on your credit report.....Any lender checking your credit report will see your statement and should take it into account when assessing your creditworthiness."

That said, even if a lender doesn't carry out a manual review, this isn't something I can hold Experian responsible for. That's because the application process belongs to the lenders, so any decision on how this is run is a choice for them to make and not something Experian can get involved in or be held responsible for.

I can also see Experian offered to provide Miss M a letter, for her to share with potential lenders, explaining the issue. So while I appreciate Miss M is disappointed Experian are

currently unable to resolve matters, I do think it's taken sufficient steps to try and help and do what it currently can to prevent further impact.

Miss M has also said she's been impacted financially and had lending applications declined, as a result. However, in order to uphold this part of Miss M's complaint I'd need to be persuaded an error, solely caused by Experian, caused the applications to be declined. Miss M has provided evidence of a declined application, but this doesn't say the reason for the decline. And while it points to obtaining information from Experian, it also refers to another Credit Reference Agency. As such, it would be unfair to say Experian are solely responsible.

Experian has paid Miss M £150 compensation to apologise for being unable to resolve the issue, and for the inconvenience she's been caused – which seems reasonable. While I understand Miss M is concerned about ongoing future impact, I can only consider what has happened, rather than what might happen. As our Investigator explained should Miss M incur future issues, that Experian are solely responsible for, she can raise a new complaint.

I appreciate this will be frustrating for Miss M, particularly as Experian is unable to say when the issue will be resolved. But taking everything into account, I can't say it's acted unfairly. It worked quickly to understand the issue, applied a NOC, provided a letter for lenders and considered whether there were any other steps it could take. Unfortunately, it isn't always possible to fix a problem, but here I think Experian has taken reasonable steps in an attempt to mitigate any harm caused to Miss M. But due to the similarities in Miss M's details and her family member, it simply isn't possible.

I will say, I would expect Experian to continue attempting to resolve the matter and communicating with Miss M. But based on everything I've seen, I think the refund of membership fees and £150 its already paid, fairly resolves matters. As such, I won't be asking Experian to do anything further here.

My final decision

For the reasons explained above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 12 May 2026.

Victoria Cheyne
Ombudsman