

The complaint

Miss J complains Experian Limited incorrectly added another person's information to her credit file.

What happened

On 10 December 2025 Miss J told us she'd complained to Experian recently as she'd noticed information on her credit file which related to someone else. Miss J has said this resulted in debt collectors contacting her, her credit score dropping, and it caused her significant stress and inconvenience.

On 11 December 2025 Miss J said a Notice of Correction (NOC) had only been added the day before despite the urgency and this left her exposed to repeated debt collection activity without protection. In this email, Miss J said she'd contacted Experian three days earlier, but they still hadn't provided any meaningful response. Miss J also detailed the correspondence she'd received, and although the matter had been going on for several months, it was only recently she'd discovered the issue was Experian.

Experian replied to Miss J's complaint on 29 December 2025. They said a lender I'll refer to as C created the address link on 13 May 2018. They said they'd raise a dispute with C, and if C agreed then they'd remove the address link. Experian also advised Miss J to keep sending debt collection letters back to the debt companies as 'not known at this address'. Overall, Experian didn't think they'd done anything wrong.

Unhappy with this, Miss J asked us to look into things and provided copies of some of the letters she'd received.

As part of our standard process, we asked Experian to provide their version of events. In response, they explained:

- The responsibility for this sits with C – as they created the linked address
- They'd raised the dispute, but upon a full review, agreed the details weren't Miss J's so updated them as an exception
- They'd also sent a request to their system which companies use to trace people – this was to try and help Miss J not be traced in future, but they couldn't guarantee anything

It was also established Experian's system update in November 2025 caused the incorrect information to now have more of an impact on Miss J's credit file than it had previously.

One of our Investigators considered everything, and found Experian hadn't done anything wrong – so didn't uphold Miss J's complaint.

Miss J didn't accept this. In summary she said:

- While she understands C provided the data initially, her concerns were about how Experian linked, processed and displayed the data

- Experian's system update caused information that was clearly not hers to appear on her credit file which had a significant impact on her credit score
- Experian's actions caused continued debt collection and turning down of finance applications
- Experian said they couldn't remove the wrong data without C's agreement, but then did so later on anyway – showing they could have intervened earlier

Overall, Miss J didn't think C should be held fully responsible for what happened, when Experian's systems and processes allowed the incorrect and harmful information to be shown.

As Miss J didn't agree, her complaint's 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 think it's important to explain I've considered all of the information provided by both parties in reaching my decision. If I've not reflected or answered something that's been said 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 can imagine being contacted by debt collectors for debts that aren't yours is extremely unpleasant. Miss J really does have my sympathy for everything she's experienced. But, being impartial means I need to critically assess what, if anything, Experian have done wrong.

When Miss J contacted Experian, she told them incorrect information was on her credit file.

Experian realised the information Miss J was disputing was supplied by C. The usual expectation in this situation is that Experian would dispute it with C directly.

The reason for that is because it's down to C – and all companies who provide information to Experian – to ensure they're providing accurate data. So, as a starting point, it's reasonable for Experian to think C are providing correct data. And, Experian also don't have access to all of the information or explanation for why C would have recorded the information they had.

So, I'd expect Experian to dispute the records with C – which is what they did. Miss J contacted Experian for the first time on 8 December 2025. Because the expectation is for Experian to contact C to check with them, I wouldn't have expected them to have provided any substantial response until C had replied to them – as Experian wouldn't know at this point if the information was or wasn't correct.

Experian raised the dispute with C as I'd expect, and C replied to say they didn't agree for the removal of the data.

Usually, at this point, I'd expect Experian to tell Miss J this – and encourage her to contact C directly as they'd done all they could. But, instead, Experian carried out a further review – and on doing so, decided as an exception it was appropriate to remove the data from her credit file.

I completely understand why Miss J would point to this as proof Experian could have done this earlier. And I agree – they could have. But, crucially, I don't agree they did anything wrong by not doing so – for the reasons I've mentioned above.

Thinking about Experian's update which caused more of the other person's data to appear, again I can see why Miss J would suggest this was an Experian issue.

But, I need to come back to C were the party who reported the address link. So, I can't fairly say Experian did anything wrong – as the only reason the information was there to impact Miss J's credit file wasn't due to something Experian had incorrectly done.

In terms of the NOC, from what I can see Miss J's concerns were that Experian hadn't added this – and it'd been three days. In context I don't think that's unreasonable. It always takes a bit of time to receive, assess and then process requests from customers such as Miss J asking for a NOC to be added. I'm also not persuaded this would have stopped the debt collectors from contacting Miss J as she's suggested – particularly given there was only a three day period between her asking and it being applied.

Overall then, I've not found anything to say Experian have done something wrong or otherwise treated Miss J unfairly. Because of that, I won't be holding them responsible for any of the issues she's unfortunately experienced following this.

My final decision

For the reasons I've explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss J to accept or reject my decision before 20 May 2026.

Jon Pearce
Ombudsman