

## **complaint**

Mr G complains that Experian Limited (Experian) wrongly recorded information on his credit file. Experian corrected the mistakes and offered him compensation. Mr G didn't think this was enough.

## **background**

Mr G complained to Experian when he noticed things wrong on his credit record. It had deleted his Electoral register details. Experian corrected this but then duplicated his file. Experian also put the wrong date for when he moved to his address. This all happened while Mr G was trying to get a mortgage on a new property.

Experian corrected the mistakes and offered Mr G £159.96. But Mr G felt it should do more. When Mr G said he was bringing his complaint to us Experian said it couldn't pay him the compensation. Experian said coming to this service meant the compensation wouldn't be a final settlement.

Mr G said it wasn't fair that Experian withdrew the offer of compensation.

Our adjudicator saw that Experian had corrected the mistakes that Mr G mentioned. He didn't think Experian needed to do anything else. Experian said it was still prepared to pay Mr G £159.96 in full and final settlement of his compensation claim. Our adjudicator said this was in line with the level of awards we make at our service.

Mr G asked that an ombudsman review his complaint.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mr G told our adjudicator he had some further comments that he wanted to put to the ombudsman. Mr G hasn't sent any more comments or information since then and I don't think it's fair to delay my decision any longer.

It's not disputed that the information on Mr G's credit report was wrong, mainly his address, electoral roll details, and a duplication of his file.

Experian has explained that electoral roll information is provided to it by the local council. In this case, the way the local council set out the address was different to the way Mr G did when he registered with Experian. This has now been sorted out. The duplication also seems to have occurred as a result of how the registration process was completed. Again, Experian have put this right. The other issue was how long Mr G had lived at his current address. This was entered incorrectly but Experian have corrected this now.

I don't think that Experian has acted unreasonably, because it corrected the problems Mr G raised. I know Mr G was worried about the effect this could've had on his credit score if he hadn't spotted it before he made his mortgage application.

I appreciate Mr G feels his credit score decreased and his mortgage application could've been affected. Mr G's credit score can't be viewed by lenders, so there's no direct link

between credit score and eligibility/approval for financial products. Lenders look at borrowing history and account management information on a person's credit file.

Experian has offered Mr G's £159.96 to compensate him for the inconvenience.

I can understand why it took the offer off the table. If Mr G accepted Experian's full and final offer it meant he wasn't going to take the matter further. As Mr G had already said he was coming to us, he wouldn't be agreeing the terms of the compensation offered by Experian. So I don't think it acted unfairly by doing this. And Experian has told us the offer is still available.

The offer is in line with what this service would award, so I think the offer is fair. For that reason, I won't be asking Experian to do anything further.

### **my final decision**

My final decision is that Experian Limited should pay Mr G £159.96 for inconvenience as it has already agreed to do.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 2 March 2018.

Margaret Hughes  
**ombudsman**