

complaint

Mr K complains that Experian Limited wrongly recorded his address on his credit file which has affected his ability to obtain credit. He also complains that Experian cancelled his membership without explanation.

background

Experian's records of Mr K's current and previous addresses didn't include both the flat number and the building number. The difference in his addresses meant his electoral roll registration wasn't showing on his credit report. Experian said Mr K's membership was cancelled because his bank didn't authorise it to debit his card.

Following further investigation after the complaint had been referred to this service, Experian told us Mr K's membership had been cancelled by mistake. It offered to reinstate his membership free of charge for 12 months.

Our adjudicator concluded that Experian's offer of free annual membership was fair but that it should also pay Mr K £200 for the trouble and upset it had caused for some time.

Mr K didn't agree saying, in summary, that:

- Cancellation of his membership means he will have to pay an increased membership fee in future and he wants free membership for at least five years.
- It's taken 14 months for Experian to accept it made mistakes.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so I find that I have come to the same conclusion as the adjudicator for much the same reasons.

Experian told us that its system didn't include both the flat number and the building number for Mr K's current and previous addresses. It has now corrected this and apologised. I agree with Mr K that Experian could've taken action to correct this much earlier than it did. It has now agreed to pay Mr K £200 for the trouble and upset he's been caused and I think this is fair and reasonable in the circumstances.

It wrongly cancelled Mr K's membership. It's apologised and agreed to reinstate it. Mr K was paying £9.99 a month but this has now increased to £14.99 – for existing consumers who renew their membership, as well as for new consumers. So if Mr K's membership hadn't been cancelled, he would've had to pay the increased price when he renewed. So I don't find that cancelling his membership has led to any financial loss for which he should be compensated. Clearly the cancellation was upsetting and inconvenient, but I find Experian's offer of one year's free membership is fair and reasonable.

I appreciate Mr K will be disappointed by my decision and he has told this service he will take legal action if he is not happy with the outcome. He is of course free to do so if he chooses to reject my decision.

my final decision

My final decision is that Experian Limited should:

1. Provide Mr K with free membership for one year.
2. Pay Mr K £200 for the trouble and upset it's caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 24 October 2016.

Elizabeth Dawes
ombudsman