

## **complaint**

Mr B complains that Experian Limited has removed his electoral roll information from his credit report. He said this is a recurring issue which affects him financially. And he would like a permanent solution so this doesn't happen again.

## **background**

Mr B experienced the same issue previously and said he was told Experian's upgrade of its computer system would fix the problem, but it hasn't worked. He fears it will keep happening and his only option is to change his personal details. Mr B complained in 2015 and 2016 and brought his complaint to our service. He said the issue affects his credit card interest.

Experian said Mr B's Electoral Roll information wasn't showing on his credit report for one day in December 2017 due to its system's handling of his surname, because of the way it is described by the council. It said this was resolved and his information was showing correctly again the next day. It said the issue occurs when it receives electoral details from Mr B's local council. It said its agents hadn't told Mr B a system upgrade would completely resolve this issue and prevent it from occurring again, but said it may not be resolved fully. It advised Mr B about how to provide information to his council that should prevent future problems.

Mr B said he had a credit card declined because he wasn't on the electoral roll. Experian declined Mr B's request for £500 compensation and offered him £25 as the issue occurred for one day on this occasion. It said it has previously paid him compensation totalling £1,074.85 for this issue and wouldn't put a set amount of compensation in place for any future reoccurrence. It asked him to show any financial loss he has suffered.

The investigator recommended Experian pay Mr B £125 compensation for the latest issue because it has reoccurred. She said in its calls with Mr B, Experian hadn't said the problem wouldn't reoccur, rather that it was confident it wouldn't. She said she hadn't see evidence of his new losses. She said Experian had advised Mr B to record his name differently on the council return and this seemed a sensible approach that might resolve the issue.

Mr B was unhappy with the compensation. He said he has written confirmation from his local council that they are submitting his information in the format suggested by Experian. The investigator requested this evidence – Mr B said he'd already sent this to Experian. Mr B requested 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. I've looked closely at Experian's handling of Mr B's personal information and credit report to see if it has treated him fairly.

Our service looked into Mr B's previous complaint and an ombudsman issued a final decision. Mr B said he accepted our decision based on an assurance that Experian would resolve the issue, but this hasn't happened. The ombudsman decided there was no evidence that Mr B had suffered any financial losses and I haven't seen any evidence of loss since then.

I can understand Mr B's frustration about his name dropping off the credit report again, and Experian did say that a manual amendment would be put in place to prevent this issue from

impacting his Electoral Roll registration in the future. Experian subsequently said it couldn't guarantee the problem would be fixed, and because it didn't keep up its promise regarding the manual update it didn't agree to do this moving forward. Although it's not clear to me that Experian's system is the sole cause of the problem, I think Experian should put in place a manual update of Mr B's details until it can be confident that the problem won't reoccur.

I have seen that Experian and the investigator have advised Mr B to record his name in a conventional way for his type of surname on the council electoral return as this is likely to resolve the problem. Mr B said he was advised by his local council to enter his name as he has previously and can show evidence of this advice. I haven't seen this advice and Experian have no record of having received this.

Mr B has understandably requested a permanent solution to the problem. Unfortunately there is still uncertainty as to the cause of the error and so it's not possible to guarantee it won't happen again. However, if Experian put manual checks in place and Mr B sends Experian the advice from his local council, the possibility of reoccurrence should be minimised.

Having given overall consideration to the problem with Mr B's credit report I think the compensation of £125 is fair for the very short period when he was affected. I don't think it would be fair to put a standard sum of compensation in place should the problem reoccur as each event should be judged on its individual impact. Should Mr B experience similar difficulties in future, he can, of course, bring his complaint to our service and we will look at the circumstances. However, we can't represent him in the further pursuit of this issue with other bodies as we are a complaints service, not a representative body.

### **my final decision**

For the reasons I have given it is my final decision that the complaint is upheld and I require Experian Limited to pay Mr B £125 compensation for the repeat of the disruption to his credit report.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 25 July 2018.

Andrew Fraser  
**ombudsman**