complaint

Mr K's concerned that he can't get the best deal in terms of energy costs and other credit because of poor service provided by Experian Limited. He says Experian wouldn't tell him what information about his credit history it passed to an energy company. And Mr K's then said information Experian had connected with an old bank account wasn't right.

background

Mr K moved home. When he tried to get an account with an energy company it said it wasn't willing to give him one. Mr K couldn't understand this. He had a good salary and other income. And he thought he had a good credit score. Mr K had to use a 'pre-pay' arrangement, which was expensive. And he hadn't been able to get other banking facilities or lending after using Experian's CreditMatcher product.

The energy company wouldn't say why it wouldn't give him a (credit based) account. It told him to contact Experian. He did this. It seemed the problem was that he wasn't on the electoral roll properly. And it later came to light that information about an old bank account Mr K had showed missing payments and a default recorded in 2011.

Experian explained it couldn't be responsible for how anybody (such as the energy company) used the information it recorded. That information – for example the default on Mr K's old bank account – was provided by others. If Mr K didn't think it was right, he'd need to speak to those that gave it to Experian.

Experian also explained its CreditMatcher product simply provided a link to a financial business' website. Mr K had looked at it and then contacted two businesses direct. That wasn't how the product was meant to be used. And – in any event – it would always be the business' decision as to whether any banking or lending facilities were provided. Mr K wasn't happy with Experian's response, so he contacted us.

One of our adjudicators looked into Mr K's complaint. But he didn't think Experian had done anything wrong. In summary, he agreed with what Experian had told Mr K. It couldn't be responsible for how other organisations used the information Experian gave them. The adjudicator explained there wasn't any guarantee an application for banking facilities or lending would be successful. And he was satisfied Experian had properly checked the information it had been given about Mr K's old bank account.

There was some confusion over Mr K's address details. Mr K later clarified this. But the key issue of other organisations using this – or any other – information recorded by Experian was still the same. Unless Experian had recorded it wrongly, this wasn't something it could be responsible for.

The adjudicator also explained to Mr K that he might be able to complain about the actions of the energy company. But that would be outside what we could do for him in terms of this complaint.

Mr K didn't agree with the adjudicator's view. So Mr K's complaint's been referred to an ombudsman to review and issue a final decision on.

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 can see Mr K feels very strongly about this. That's clear from what he's said to both us and Experian. And I can understand why – particularly in relation to not being able to get an account with the energy company. Nobody wants to pay more in energy costs than necessary. And not being able to get banking facilities or lending will only have added to Mr K's concerns.

But I'm afraid I have to tell Mr K that I think the adjudicator has come to the right outcome here. Experian doesn't appear to have done anything wrong. Indeed, there's almost nothing I can add to what the adjudicator's already said to Mr K. I think he's set out the position clearly and very thoroughly.

Experian hasn't recorded any incorrect information about Mr K's old bank account. It's not by any means certain any confusion about Mr K's address details – on its own – would lead to him not being given banking facilities or lending. And indeed it's not Experian's responsibility to make sure his details are properly recorded on the electoral roll. That's down to Mr K.

I know Mr K will be disappointed with this. But I can't see that Experian has done anything wrong here. So it wouldn't be fair for me to tell Experian to take any action to deal with Mr K's concerns.

Mr K may want to take this matter further through other means. But my decision brings to an end what we – in trying to resolve his dispute with Experian informally – can do for him. I'm sorry I can't help Mr K any further here.

my final decision

For the reasons I've given, my final decision is that Experian Limited doesn't have to take any action to address the concerns Mr K's raised in this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 15 February 2016.

Andrew Davies
ombudsman