

The complaint

Mr M complains about a duplicate entry on his Experian Limited credit file.

What happened

In August 2017 Mr M was subject to a sequestration order which was recorded on his credit file. Mr M's sequestration order ended after 12 months.

Last year Mr M complained to Experian after he found two sequestration orders recorded on his credit file. One entry contained the correct end date, but the other sequestration order entry had an end date of November 2019 which was wrong. Mr M explained he found the additional entry when trying to obtain a mortgage.

Experian sent Mr M a final response and said both sequestration order entries were being reported by the relevant insolvency service. Experian removed the incorrect entry but didn't uphold Mr M's complaint.

Mr M referred his complaint to this service and it was passed to an investigator. Experian sent us its case file and said it wanted to make Mr M an offer to settle his complaint. Experian explained the duplicate entry was recorded as a result of its error, not because of details reported by the insolvency service and offered Mr M £100. Our investigator thought the offer was a fair way to resolve Mr M's complaint but he asked to appeal. As a result, Mr M's complaint has been passed to me to make a decision.

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 can understand why Mr M was so concerned when he found a duplicate entry with incorrect dates on his credit file. Mr M's case was referred to Experian and it took steps to remove the incorrect entry which put Mr M's credit file back into the correct position. I need to decide how to fairly resolve Mr M's complaint.

I understand Mr M is concerned that the issue impacted his ability to secure a mortgage. Experian has provided evidence that shows one credit search was completed by a mortgage lender in the months before Mr M complained. And I think it's fair to note that there are a range of reasons why a lender may choose not to proceed. Those can include any adverse information recorded on a credit file. Other factors like a borrower's income and circumstances are also likely to be considered. For me to uphold this case on the basis that Mr M wasn't able to obtain a mortgage I'd need to be satisfied it was the duplicate entry that was the deciding factor. But I haven't seen any evidence that shows the duplicate entry was the reason a mortgage application failed to proceed.

Experian has confirmed it made an error that led to the duplicate entry appearing on Mr M's credit file. Whilst I understand why Mr M is so concerned by the incorrect entry, I haven't seen anything that indicates it led to a financial loss for him. Experian offered Mr M £100 in

recognition of the distress and inconvenience caused by the duplicate entry and error in its final response. In my view £100 fairly reflects the impact of the duplicate entry on Mr M and the error in its final response. As I'm satisfied Experian has made an offer that is fair and reasonable in all the circumstances I'm not increasing the award or telling it to take further action.

My final decision

My decision is that I uphold this complaint and direct Experian Limited to pay Mr M £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 2 June 2022.

Marco Manente
Ombudsman