

The complaint

Mr A complains that information is missing from his Experian Limited credit file.

What happened

Last year, Mr A complained to Experian that a mortgage he holds on a previous address isn't showing on his credit file. Experian reviewed Mr A's credit file and found that his customer profile didn't include an up to date address for him. Experian issued a final response on 21 September 2023 and explained that because Mr A's address on his profile didn't reflect his current address, his mortgage wasn't being recorded on the report he sees. Experian's final response gave Mr A instructions on how to update his address information via its system and explained that, when he does, it will show the correct information, including his mortgage. Experian also said that Mr A's mortgage lender was reporting the mortgage at his current address.

Mr A referred his complaint to this service and it was passed to an investigator. Within its file submission, Experian provided evidence to show what Mr A will see when he updates his address. The information Experian provided shows a mortgage is being recorded for Mr A and the lender gives his current address. The investigator thought Experian had made a reasonable request for Mr A to update his address to receive an accurate credit report and didn't ask it to take any further action.

Mr A asked to appeal and said Experian had failed to accurately report a mortgage that he'd had for over 18 years on his credit file which had led to a financial loss. Mr A also explained that the mortgage he opened in 2005 was secured on a different property with the borrower's address recorded at his previous address by the lender. Mr A added that it should be possible for Experian to update his credit file using the information it already knows about him. As Mr A asked to appeal, his 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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

Mr A's told us that Experian isn't accurately reporting that he's held a mortgage since 2005. But Experian's explained that the information Mr A saw when he reviewed his credit file wasn't up to date because he didn't provide his current address. I've looked at the credit file information Mr A saw along with the address his profile records with Experian. The address

on Mr A's profile with Experian appears to be out of date. Mr A's current address (which is included in his complaint form) isn't recorded on his profile with Experian.

Experian's advised that if Mr A updates his address on his profile, accounts that haven't been linked will appear on his credit file. Experian's provided this service with the information Mr A will see when his address is updated. And that information includes a mortgage in Mr A's name that was opened in 2005. So I'm satisfied the issues Mr A has experienced viewing a complete credit file will be resolved once the current address on his Experian profile is corrected. I can see that Experian's final response provided guidance on how Mr A can do that. I'm satisfied that was the information Mr A needs to resolve the issues he's experienced.

In its final response, Experian said the mortgage is being recorded against his current address by the lender. I should explain that doesn't mean the mortgage itself is being recorded as being registered on Mr A's current property. Only that the lender is recording that Mr A has a mortgage with it and resides at his current address. In response to the investigator, Mr A explained that the lender has his previous address as the borrower's address. But that's not supported by the information Experian has provided. It's clear that the mortgage is being reported on Mr A's credit file at his current address. I don't know whether that's because Mr A directly updated the lender with his current address or if it amended its records for some other reason. Regardless, the way the mortgage lender is reporting Mr A's address isn't something Experian is liable for.

I'd add that the information Mr A currently sees (if he hasn't yet updated his current address) isn't the same as a lender would see when carrying out a credit search. If the lender is using Mr A's up to date details, including his current and previous addresses, it will see all the accounts in his name that are reported and linked to his credit file. Much like the information Mr A will see once his address details have been updated.

I'm satisfied that Experian has correctly explained that if Mr A updates his current address on his profile future credit reports he sees should show his mortgage and up to date accounts. The process appears to be reasonably straight forward. I leave it to Mr A to decide whether he wants to update his address in line with Experian's guidance. I'm sorry to disappoint Mr A but as I'm satisfied Experian provided the information he needed to obtain an up to date credit file and dealt with his complaint fairly I'm not telling it to do anything else.

My final decision

My decision is that I don't uphold Mr A's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 28 March 2024.

Marco Manente
Ombudsman