

The complaint

Mr S says Experian Limited retained his bank details after he'd withdrawn his consent for them to do so.

What happened

In February 2024 Mr S signed up for Experian Boost. In doing so he provided his consent for Experian to retain and use his bank details, in order to provide him with a more detailed credit score.

Mr S says he later withdrew his consent via the app. However in July 2024, after he says he'd withdrawn consent, Mr S received a push notification and email from Experian saying: *"..stay connected to Boost"*.

Concerned Experian still held his bank details, Mr S complained. Experian reviewed matters but said he was no longer signed up for Experian Boost and as a result his bank details were no longer connected. They went on to say the emails and notifications were sent as a reminder he was no longer connected – in case he wanted to re-connect.

Mr S didn't agree and asked this service to look into things – saying the words Experian used indicated his bank details were still connected to the Boost feature.

An Investigator here reviewed matters but didn't consider Experian had done anything wrong. He said Experian had confirmed the Boost feature had been disconnected and they no longer held his bank details in relation to this. He also confirmed the email had been a reminder he was no longer connected.

Mr S didn't agree and said the email implied Experian were still using his bank details which caused unnecessary anxiety and distress.

With no resolution the complaint has been passed to me to decide.

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.

As part of my review I asked both Mr S and Experian for more information. Mr S said while he didn't recall the date he received the push notification, his consent was removed via the app. He also said he'd not received an email confirmation from Experian following this.

Experian confirmed Mr S first gave consent on 16 February 2024, and it was withdrawn on 26 July 2024. They said they had no record he'd withdrawn his consent before this date.

I shared this information with both Experian and Mr S, setting out what I currently thought and asked for their comments. Experian didn't have anything further to add, and Mr S didn't

reply by the deadline I'd set. As such, I've gone on to finalise my decision, based on the information I've seen.

It's not in dispute that Mr S signed up to Experian Boost and provided his consent for Experian to use his bank details for this feature. What is in dispute, is whether Mr S withdrew his consent before 26 July 2024. So I've gone on to consider that.

In their final response Experian implied the email had been sent as a reminder Mr S was no longer connected to the feature, and this is what our Investigator also concluded – but I don't think that's quite right.

I say this because, the email Mr S received on 17 July 2024 explained the connection for his bank account was due to expire. So I agree with Mr S, this email suggests Experian still retained his bank details at that point. And Experian has since confirmed they did so until 26 July 2024, which appears to be when Mr S raised his concerns with them.

Mr S says he withdrew consent via the app, but doesn't recall when he did this and Experian say they have no record of Mr S withdrawing his consent before 26 July 2024.

When there's conflicting information in a case, our service's approach is to decide what's more likely than not to have happened on the balance of probabilities. Here, while I have no reason to doubt Mr S attempted to remove consent, using the app, it doesn't appear that process was completed. There's no way of knowing why that was, but I've seen nothing to show his consent was removed.

Experian have also now shown Mr S' consent has since been removed, he's no longer connected to the Boost feature, and they no longer hold his bank details. So while it's disappointing Experian didn't explain things clearly when they responded to Mr S' complaint initially – the outcome remains the same, in that he is now disconnected.

Given the limited information in this case, I've also considered any impact to Mr S had Experian received his request, but not removed his consent. But I haven't seen that would have caused an impact here either. I say this because there's nothing to suggest a wider impact as a result of Experian holding his details until they did. While I'm sorry to hear Mr S says this caused him anxiety and distress which he doesn't believe has been considered, I can see Experian told Mr S in a matter of days after he'd raised his concerns, and shortly after he received the email, that his bank details were no longer connected. So any impact would have been minimal. And ultimately, as I've explained above, I've seen nothing to suggest Experian received his request to remove consent before he raised a complaint with them.

My final decision

For the reasons I've set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 13 January 2025.

Victoria Cheyne
Ombudsman