

The complaint

Ms G complains about disputed accounts on her Experian Limited credit file.

What happened

Ms G has explained that in 2018 she changed her surname. Earlier this year, Ms G checked her Experian credit file as she was looking for new mortgage options. Ms G has explained she found a credit card for a business I'll call V registered at her previous address. But the credit card was noted as belonging to "Mr", not "Ms". Another credit card with a business I'll call C in Ms G's previous name was also found on her credit report.

Ms G contacted Experian and it raised disputes with both V and C. V responded and confirmed it was correctly reporting the account on Ms G's credit file. C responded and asked Ms G to contact its solicitors. C later confirmed it had taken the decision to remove its account from Ms G's credit file and cease attempts to collect the balance from her.

Experian issued a final response on 4 May 2023 and explained it couldn't change details reported by a business without permission. Experian added that it carried out various checks to match accounts before they showed on a credit file.

Ms G referred her complaint to this service and pointed out the gender and surname of the accounts on her credit file didn't match her details. Our investigator thought Experian had dealt with Ms G's enquiries fairly and didn't think it had made a mistake in the way it had reported entries on her credit file. Ms G asked to appeal, so her 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.

In response to the investigator, Ms G pointed out the surname and gender of the debts for both V and C were wrong. And Ms G queried the checks Experian completes to match accounts to a credit file. I take Ms G's point that some of the data is wrong. But Ms G has confirmed she was previously known in the same name as the one both V and C's credit cards are recorded in. Ms G has confirmed she changed her name in 2018. In addition, the accounts were registered at an address that is linked to Ms G. So I'm satisfied there are clear links between the accounts in question and Ms G's details.

I agree that the gender used for both V and C's accounts is wrong. But, as Experian has explained, it's not the business that is reporting the data. So whilst I can see the debts referred to "Mr" instead of "Ms" or "Mrs" I'm satisfied that's how the accounts have been reported to Experian.

When a credit reference agency receives a dispute of this nature we'd expect them to take it up with the reporting business. Here, Experian raised a dispute with V and it confirmed the account was being correctly reported. When a dispute was raised with C, Ms G was referred to its solicitors. And C ultimately agreed to remove its account from Ms G's credit file.

Ms G has the option of taking this matter up with V directly. If V goes on to tell Experian to remove the account from Ms G's credit file, it will need to comply. Ms G can also ask V to amend the gender used in its record showing on her credit file. But I'm satisfied Experian has reasonably disputed the accounts with both V and C and acted in line with the responses it received.

I'm sorry to disappoint Ms G but as I haven't found anything that shows Experian made a mistake and I'm satisfied it dealt with her complaint fairly, I'm not telling it to take any further action.

My final decision

My decision is that I don't uphold Ms G's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 17 October 2023.

Marco Manente
Ombudsman