

## **The complaint**

Mr G complains that when he received his Experian Limited credit report in the post the envelope was unsealed.

## **What happened**

Earlier this year, Mr G asked Experian to send him a copy of his statutory credit report. Experian posted a copy to Mr G but when he received it the envelope wasn't sealed. Mr G contacted Experian and complained as he was concerned about a potential breach of his personal information.

Experian asked Mr G for the reference number printed on the envelope it sent him so it could identify the batch of mail his credit report was posted with. Mr G and Experian sent multiple emails to each other regarding the reference number requested but it wasn't supplied. Experian said that without the batch number, it was unable to fully investigate Mr G's complaint about whether the envelope had been sealed or not.

Experian issued a final response to Mr G but didn't uphold his complaint.

An investigator at this service looked at Mr G's case and said they thought Experian had dealt with it fairly. Mr G asked to appeal and pointed out that an email he'd received from Experian confirmed it was aware there was an issue with the envelopes used for some of the mail it had sent. As Mr G 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.

I can understand why Mr G was frustrated to find the envelope containing his credit file wasn't sealed when he received it. Mr G's told us he believes the issue occurred when Experian posted his credit report. Experian, in turn, asked Mr G for the reference number it prints on envelopes to help it trace the batch of mail his credit file was posted with. Experian ultimately advised it wasn't able to complete its investigation as Mr G didn't supply the reference number it needed.

I can see from Mr G's emails with Experian that it repeatedly asked him for the reference number. Mr G's emails asked Experian to explain why it was requesting the reference

number on multiple occasions. But I can see from Experian's responses to Mr G that it quickly explained it needed the reference number from the envelope to help trace the batch of mail the credit file was posted with. Experian noted that once the reference number was supplied it could investigate the issue with his envelope further. I think Experian made a reasonable request for Mr G's help to identify whether it was at fault.

In response to the investigator, Mr G pointed out an email from Experian had said that it was aware of an issue with a batch of envelopes that had to be recalled. But we don't know whether Mr G's envelope was part of that faulty batch as Experian wasn't able to trace it. And whilst I understand Mr G feels Experian should've volunteered the information that a batch of envelopes it sent out may've been defective earlier, I wouldn't expect it to provide that information without first looking at whether Mr G's credit report was included.

I'd like to explain that as a service, we can't fine or punish a business for making a mistake. So even if I were satisfied it was a mistake by Experian that led to Mr G's credit report being posted in an unsealed envelope, I'd still have to consider how that mistake impacted him. And any award I could make would have to reflect how the problems Mr G raised have directly impacted him. I understand Mr G was concerned about the risk of identity fraud and a potential data breach of his personal information. But Mr G hasn't told us about any specific problems or losses that occurred as a result of how his credit report was delivered. So whilst I understand Mr G is upset at receiving the credit report in an unsealed envelope, I haven't been made aware of any lasting impact or financial loss caused by the issues raised.

I can see that when Experian responded to Mr G's complaint it apologised that the envelope he received containing his credit report was open. And I can see it asked Mr G for more information to help investigate what happened. I understand Mr G may be disappointed with my decision, but I'm satisfied Experian dealt with his complaint fairly and I haven't found grounds to award compensation. As a result, I'm not telling Experian to do anything else.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 6 February 2024.

Marco Manente  
**Ombudsman**