

The complaint

Mr O complains that despite cancelling his Experian Limited subscription within the 14 day cooling offer period it didn't refund £10 owed.

What happened

Mr O reactivated a Experian Limited Credit Expert subscription that comes with a monthly subscription of £14.99. Experian has explained that if customers cancel the membership within the first 14 days it will automatically refund £10 to them. Mr O went on to cancel his subscription within the 14 day cooling off period, but Experian failed to issue the £10 refund.

Mr O later contacted Experian about the missing refund and raised a complaint. Experian refunded the £10 due to Mr M in March 2023 and sent him a final response. In its final response, Experian explained the refund hadn't been made due to a technical issue and apologised to Mr O.

An investigator at this service looked at Mr O's complaint. They thought Experian had dealt with Mr O's complaint fairly and didn't find grounds to award compensation. Mr O asked to appeal and said Experian had confirmed it made mistakes and that the funds shouldn't have been taken as the service provided was offered for free. Mr O also said that the delay meant he didn't have access to the refund amount for several months. As Mr O 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.

In Mr O's response he's advised the original £14.99 subscription shouldn't have been taken as the service was free. But Experian's provided systems evidence to show that when Mr O reactivated the Credit Expert membership it came with a £14.99 subscription. So whilst I agree the refund was not made as it should have been, I'm satisfied Mr O reactivated a service that came with a monthly subscription charge.

Experian accepts it failed to process the £10 refund owed to Mr O. I agree that was a mistake. I'm pleased the refund was ultimately processed in March 2023 and Mr O has received his money back. I need to decide how to fairly resolve Mr O's complaint.

I understand the issue did cause Mr O some inconvenience and that he was without £10 for several months. But I haven't seen anything that shows Experian's actions led to a financial loss for Mr O as it's refunded the amounts owed. And whilst I agree there was some inconvenience here for Mr O, I'm satisfied the apology Experian made in its final response fairly recognises his experiences and the trouble and upset caused by the delay in receiving the refund.

I'm sorry to disappoint Mr O but having considered everything he's said and provided, I haven't been persuaded there are reasonable grounds to award compensation for the

distress and inconvenience caused. As I'm satisfied the apology and refund were a fair and reasonable way to resolve Mr O's complaint I'm not telling Experian to do anything else.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 7 August 2023.

Marco Manente
Ombudsman