

## **The complaint**

Mr and Mrs D complain that their names have been recorded wrongly by Experian Limited in the financial associations part of their respective credit records.

## **What happened**

After taking out a joint loan in with a bank (T) in October 2021 Mr and Mrs D noticed that their names appeared to have been reported incorrectly to Experian and another credit reference agency (CRA), in the financial associations part of their credit report. To put it simply Mr and Mrs D have the same two last names, but not hyphenated. It appears that for Mr D the first of those names was put as an initial and for Mrs D's name, although her name was set out in full, a "rogue" extra initial appeared.

Mr and Mrs D reported this to Experian, but it said it couldn't amend the record without the authority of T. And T had said that there were no errors in the information it supplied to Experian.

On referral to the Financial Ombudsman Service, our Investigator established that Experian would agree to delete the financial association part of the credit report in respect of the wrongly reported names for both Mr and Mrs D. This related to T. However he could not say why the information appeared to have been recorded wrongly in the first place so could not uphold the complaint against Experian.

Mr and Mrs D were unhappy with this as they felt that T had supplied the incorrect information, so it should have consented to Experian amending the record. They had suffered distress and inconvenience and had made a financial loss because the error had delayed their application for a remortgage causing them to pay a higher rate of interest.

The matter has been passed to me for further consideration.

## **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 this decision I have to decide whether Experian was at fault. I'm satisfied that I have seen all the necessary evidence to make my decision.

Regrettably, no one has really been able to establish why Mr and Mrs D's names were recorded wrongly in the financial associations part of their credit records.. I can't account for the "rogue" initial appearing in Mrs D's name. However if the first part of Mr T's surname has been put as an initial so that it is regarded as his middle name it may not have been regarded as an error, but if his full name has been reported elsewhere on his credit report, I can see that this might have caused some confusion.

Experian has said that it is prepared to remove the financial association with T from the records as an exception with no admission of liability. This appears to be to be a fair and

reasonable offer to resolve the problem in so far as it concerns T. If Mr and Mrs D wish to accept this offer then they should contact Experian directly (or ask the Investigator to do so on their behalf).

I am sorry that Mr and Mrs T have suffered distress and inconvenience and that their remortgage application was delayed through no fault of their own. But as I cannot say that Experian was at fault here, I can't uphold the complaint against it. Hopefully though, if Experian removes the record then the problem should not reoccur.

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs D to accept or reject my decision before 13 October 2023.

Ray Lawley  
**Ombudsman**