

The complaint

Mr M complains about a subscription service he took out with Experian Limited.

What happened

The facts are well known to the parties, so I am covering them briefly here – instead I will focus on giving reasons for my decision.

Mr M took out a subscription service with Experian and cancelled it. He complains that he was due to receive a £10 refund but had not got it back for many months. He thought that Experian had issued it to an account he had since closed.

In order to resolve matters Experian offered Mr M an Acquirer Reference Number so that he could trace the £10 refund. It also paid him £10 in additional compensation for what had occurred.

Our investigator thought Experian had acted fairly and noted it had pro-actively contacted Mr M in regard to the original refund. Mr M did not think Experian had acted fairly. In summary he says that he was the one who contacted Experian in September 2022 asking for a refund.

The matter has come to me to look into and make a final 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.

While I have considered the evidence submitted by the parties I will not be commenting on it all – only matters I consider most relevant. This is not intended as a discourtesy but reflects my role resolving disputes informally.

I think there is no dispute here from any party that Experian made an error in not refunding Mr M £10 when he cancelled his subscription in August 2022. I too can see that it made a mistake from the evidence presented here. However, when considering what is an appropriate way to put things right I have thought about the impact on Mr M from the error and the actions of Experian to date. Its actions might include things which are non-monetary.

When noting the impact on Mr M I am not convinced that he was aware he was due a refund before Experian contacted him. It appears that Experian pro-actively recognised Mr M was owed £10 as part of an internal review. This is backed up by a persuasive email from Experian dated 23 March 2023 explaining the situation to Mr M. I can see that it appears to be the receipt of this email which prompts Mr M to then make a complaint to Experian by email the day after. In this email he doesn't mention chasing the matter for months/contacting Experian about it before – only that he was unhappy that the amount should have been refunded months ago.

Since our investigator issued her view Mr M has said he had contacted Experian about a

refund in September 2022 by email (which he provided). However, I am not sure why Mr M would not have provided this information originally. It also appears to be made out to an incorrect email address for Experian while in any event Experian has confirmed it has no record of Mr M chasing this payment prior to it identifying the issue to him in March 2023. Overall, I don't find Mr M's latest submission to be persuasive in light of the other evidence available (including Mr M's response to Experian identifying the error to him in March 2023).

I accept it would have been frustrating for Mr M once he found out he was owed money, but I think this frustration has likely not been over the period of time he claims. It appears Mr M likely first complained to Experian in March 23 and the matter was quickly responded to by Experian that same month where it provided him with a reference number to trace the payment and an additional £10 compensation.

The additional £10 paid to Mr M is not a lot of compensation but when deciding what is fair here I have also considered that compensation is not the only way to put things right in situations like this. I note Experian not only reached out to Mr M to identify its own error, but also to say sorry (the title of its email and body includes an apology). It then apologised again once Mr M had complained about the matter and was prompt in explaining the situation. I think this apology is sincere and goes some way to mitigating the situation here.

In coming to my findings here I also note that Mr M has not provided any persuasive evidence of wider financial loss as a result of Experian's error that would warrant further redress.

Considering the overall circumstances I have described, including Experian's apology and the way it promptly handled Mr M's concerns after it identified the error to him I don't think that additional compensation is due here.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 10 October 2023.

Mark Lancod
Ombudsman