

The complaint

Mr P complains that Equifax Limited recorded his sibling's information on his credit file.

What happened

Mr P contacted Equifax after his brother found details had been shared across their credit files. Equifax took steps to amend Mr P's credit file and remove any incorrect information. Equifax also registered a notice of disassociation on its systems to ensure the problem wouldn't reoccur.

The issue reoccurred after Mr P's brother moved home. Equifax has explained that it needs to record a notice of disassociation on its systems for each address linked to Mr P and his brother. Equifax has confirmed it then took steps to correct Mr P's credit file.

Mr P referred his complaint to this service and it was passed to an investigator. Equifax advised it wanted to make Mr P an offer of £350 to reflect the distress and inconvenience caused by the disputed credit file entries. Our investigator thought Equifax's offer was a fair way to resolve Mr P's complaint. Mr P asked to appeal and said he didn't think the offer was fair. As Mr P 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 can understand why Mr P is concerned that Equifax merged information across credit files. Equifax accepts it incorrectly matched data to Mr P's credit file due to similarities between Mr P and his brother's names. I understand the issue reoccurred after Mr P's brother moved, but it appears the merged entries have now been removed and notices of disassociation have been recorded for all the relevant addresses.

I need to decide how to fairly resolve Mr P's complaint. Mr P has confirmed he wasn't affected financially so there's no loss. And, as noted, Equifax has now removed the merged entries and taken steps to record notices of disassociation. I'm satisfied Mr P's credit file is now in the correct position.

Equifax offered Mr P £350 to reflect the level of distress and inconvenience caused. I know Mr P has to undertake a reasonable level of contact with Equifax and another business that provides credit file information in trying to resolve matters. And it's clear there has been a reasonable level of inconvenience here. I also understand the issue reoccurred after Mr P's brother moved which has caused further trouble and upset. I agree it's fair that Equifax compensates Mr P for the distress and inconvenience caused.

I'm sorry to disappoint Mr P but, the proposed settlement of £350 is very much in line with what I would've told it to pay had no offer been made. In my view, £350 reflects the level of distress and inconvenience caused to Mr P and is a fair way to resolve his complaint. As

Equifax has already made an offer that is fair and reasonable in all the circumstances, I'm not increasing the award.

I know Mr P is concerned the issue may reoccur. But we can't consider complaints about issues that have yet to come about. If similar problems occur in the future, Mr P can raise them with Equifax and ultimately refer them to us if they aren't resolved.

My final decision

My decision is that I uphold Mr P's complaint and direct Equifax Limited to pay him £350.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 7 June 2022.

Marco Manente
Ombudsman