

The complaint

Ms Z complains that Equifax Limited isn't reporting the correct date of registration for the electoral roll on her credit file.

What happened

Ms Z has told us she moved to her current property in 1981. Ms Z's Equifax credit file says she registered on the electoral roll in 1983.

Earlier this year, Ms Z complained to Equifax that it was reporting the wrong dates of registration for the electoral roll. Equifax didn't uphold Ms Z's complaint and she referred it to this service.

An investigator looked at the case and said Equifax's systems don't allow it to report electoral roll information that predates 1983. The investigator said there was no impact to Ms Z caused by the way Equifax reported her electoral roll registration date. Ms Z asked to appeal, so her 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.

Ms Z has provided a letter from her local council that confirms she was registered on the electoral roll from 1982 onwards, not 1981. But Equifax has said the earliest date its systems can record electoral roll registration is 1983. Equifax has confirmed it has no way to report an earlier date.

Whilst I understand Ms Z wants Equifax to record the correct registration date, I have to take into account that it can't report 1982 because of the way its systems work. I can't force Equifax to change its systems so I've considered whether there's been any impact to Ms Z caused by the difference between 1982 and 1983 as the reported date of electoral roll registration.

Ms Z hasn't told us about any specific problems she's encountered caused by the difference in dates. And Equifax says lenders are generally only interested in the last six years when assessing applications. I haven't found anything that shows Ms Z has been unfairly impacted by the date of her electoral roll registration showing as 1983 instead of 1982.

Our main focus when considering a complaint is to ensure the consumer hasn't lost out as a result of an act or omission by a business. As I've said above, I haven't seen anything that shows Ms Z lost out as a result of how Equifax reports the date of electoral roll registration on her credit file. Equifax has now explained why the date shows as 1983 instead of 1982. I'm satisfied that's a fair way to resolve this complaint.

My final decision

My decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms Z to accept or reject my decision before 11 August 2021.

Marco Manente
Ombudsman