DRN-2964482

Financial Ombudsman Service

The complaint

Mrs A complains Equifax Limited incorrectly removed details of her electoral roll registration from her credit file.

What happened

Mrs A says every year Equifax removes her electoral roll registration from her credit file when she has been consistently registered to vote at her current address since 2009. Mrs A says this causes her a lot of stress and inconvenience having to prove that she is registered on the electoral roll each time.

Mrs A made a complaint when this happened in late 2019 and early 2020. Equifax said in its final response this was caused by a delay in Mrs A's council providing up to date information.

Two Investigators considered Mrs A's complaint. They said in summary:

- Mrs A was never removed from the electoral roll. The local authorities made the information available in December and it was updated on Mrs A's credit file in January.
- Equifax had provided evidence to show Mrs A's electoral roll information was updated on its systems on 10 January 2020. Although the Investigator noted Mrs A didn't accept this evidence.
- The lack of electoral roll information may have caused a temporary dip in Mrs A's credit score but this would've updated automatically once the information was updated in January 2020.
- We couldn't consider Mrs A concerns about how Equifax had handled her complaint as complaint handling isn't a regulated activity.

Mrs A accepted that we couldn't consider the issues relating to how the complaint was handled. But she wasn't happy with the Investigator's findings about the electoral roll issue. Mrs A didn't think Equifax were telling the truth about the reason for the missing electoral roll information and provided some evidence she'd received from her local authority.

As she didn't agree, the complaint's been passed to me to decide.

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.

Firstly, I'm aware that Mrs A has had several other complaints with Equifax over the last few years and has some other ongoing complaints against Equifax now. To be clear, this decision covers only Mrs A's concerns about her electoral roll information for the 2020 year.

Electoral roll information is provided to Credit Reference Agencies (CRAs) like Equifax by local authorities. This information is updated annually usually between September and November and published in December. Equifax said, during this period, CRAs don't receive monthly updates from local authorities so information about electoral roll registration isn't always up to date on individual credit files. Once published, it can take the CRAs a few weeks to update individual records.

Mrs A has provided an email from her local authority which says they the published electoral roll information for the 2020 year on 1 December 2019 and sent it to Equifax on 10 December 2019.

Mrs A has also provided a number of screenshots from her credit file, which she says show her electoral roll information was missing from her credit file in late 2019 and early January 2020. I've reviewed everything she's sent us and none of the screenshots I've seen show Mrs A was not registered on the electoral roll. So I find it unlikely Mrs A's electoral roll information had been removed at this time.

Equifax has provided evidence, in the form of a screenshot from its system, to show it updated Mrs A's electoral roll information on 10 January 2020.

When Mrs A first contacted Equifax about this issue, Equifax said there had been a delay in receiving this information from the local authority. But I don't think this was the case. I say this because Mrs A has provided us with evidence to show her local authority sent Equifax her electoral roll information in December 2019.

As I've already explained, it seems it's not unusual for there to be a few weeks between electoral roll information being published and individual credit files being updated. So I don't find Equifax has done anything wrong in terms of Mrs A's credit file. But I don't think it was helpful for Equifax to say the delay was due to the local authority – when this seemingly isn't correct.

I know Mrs A isn't happy with this explanation. She believes Equifax only updated her electoral roll information after she complained. But based on the call records, she first complained about this issue on 11 January 2020, the day *after* Equifax's records had been updated. Mrs A has also suggested that the screenshot Equifax provided has been fabricated. But, other than Mrs A's contention, I've seen nothing to suggest this screenshot can't be relied on.

Mrs A is unhappy her overall credit score was reduced because of the absence of the electoral roll information. Mrs A's particular concern about a decrease in her score between December 2020 and January 2021 was dealt with under a different complaint so I won't be commenting on this here. She was also unhappy Equifax said it couldn't see her historical scores because she'd since cancelled her subscription with it. But I don't think these points make a difference the to the outcome of Mrs A's complaint. I say this because even if there was dip in her credit score as a result of the electoral roll information not being available, this likely would've updated automatically when the information was updated and – in any event, I'm satisfied Equifax hadn't done anything wrong in respect of Mrs A's electoral roll information.

I'm aware that since this time, Mrs A has had other issues with her electoral roll information relating to the format of her name and these issues are the subject of other, separate, complaints. The screenshot provided by Equifax showing when Mrs A's electoral roll information was updated shows her name was spelt and formatted correctly. So, I find it's unlikely there was a problem with the format of Mrs A's name on this occasion.

In summary, I've seen nothing to suggest that Mrs A was removed from the electoral roll itself – indeed the email she's provided from her local authority confirms that was never the case. Just that Equifax's records didn't show her as being on the electoral roll for the 2020 year until 10 January 2020 – which for the reasons I've explained I find fair and reasonable in the circumstances of her complaint.

My final decision

For the reasons I've explained, my final decision is I don't uphold Mrs A's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 18 March 2022.

Eleanor Rippengale
Ombudsman