

## **The complaint**

Mr M complains Equifax Limited recorded the incorrect address format on his credit file.

## **What happened**

The background to this complaint and my initial conclusions were set out in my provisional decision. I said:

*Mr M has explained he feels Equifax's systems incorrectly display his address. Mr M says the address format should include the street name but that data recorded is wrong. As a result, Mr M says he experiences unreasonable difficulties obtaining credit and verifying his identity. Mr M complained and Equifax looked into his concerns.*

*Equifax took steps to amend Mr M's address and paid him £200 for the distress and inconvenience caused. But Mr M says the address format used by Equifax was still wrong and referred his complaint to this service.*

*An investigator looked at Mr M's complaint and asked Equifax to amend Mr M's address format again. Mr M asked to appeal and explained the errors with his address hadn't been fixed and that he'd lost out on an ISA and experienced difficulties verifying his identity as a result of how Equifax records his address. As Mr M has asked to appeal, his complaint has been passed to me to make a decision.*

## **What I've provisionally 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 M is frustrated at the issues raised. I think it's clear his address format has been recorded incorrectly by Equifax at times. Even after Equifax said Mr M's address format had been amended after responding to his complaint, it remained incorrect. Looking at Mr M's correspondence with Equifax, he's explained that the house name and area he lives in shouldn't be recorded on the same line. And, looking at Equifax's evidence, I can see the house name and area Mr M lives in was all included on the first line of his address as late as September 2021.*

*In addition, looking at the other information provided I can also see that the area Mr M s in wasn't included in his address by Equifax when he originally complained. Mr M has provided information from his local authority and the Royal Mail to support how his address should be recorded. I'm satisfied Equifax hasn't always recorded the correct address.*

*There is some debate about whether the second line of Mr M's address (beginning with a K) should be listed under the street or town section. I can see Mr M's repeatedly told us he thinks it should be listed as the street. In November 2021 Equifax sent us evidence it had amended Mr M's address and moved the line beginning with K down.*

*Whilst I agree the line beginning with K shouldn't have been included with Mr M's property's name, it's not the street either. The Royal Mail website shows the format but it's not clear whether the line beginning with K is a street or town. Equifax receives a more detailed description of the address format from Royal Mail. And that shows the line beginning with K is a "locality" not "street". Looking at the area more generally, I think it's reasonable to note that there aren't specific street names, despite there being more than one road. An area covering several roads is referred to as K. I'm satisfied Equifax's decision to record the area beginning with K as a "locality" instead of "street" is reasonable.*

*Equifax has provided a screen shot that shows the address format now appears correctly. Mr M has explained he's been unable to get his Equifax report as he failed verification. But Equifax has explained Mr M can call to complete verification and supply documents to complete the process where necessary. Once that's completed, Mr M will be able to obtain his Equifax credit report.*

*Mr M has told us he lost out on a savings account and has experienced difficulties verifying information. I appreciate the issues raised with Equifax may've impacted the information businesses obtained about him. But I think it's reasonable to note there's various ways to verify a customer's details if a credit search fails to do that. I've taken the inconvenience Mr M experienced*

*Whilst the evidence I've seen indicates the address format is now correct, I'm not persuaded the £200 compensation Equifax paid when originally responding to his complaint goes far enough. It appears to me the amendments made at that point were incorrect as it added the area beginning with a K to the house name line. And the information I've seen shows the address was successfully corrected in November 2021. In my view, Equifax should increase the level of compensation for the distress and inconvenience caused from £200 to £400 – a figure that more fairly reflects the impact of the issues raised on Mr M.*

I invited both parties to respond with any additional comments or information they wanted me to consider before I made my final decision. Mr M responded and said he was disappointed the provisional decision didn't direct Equifax to train its staff. Mr M also said Equifax hadn't contacted him to advise where to send identification documents. Equifax confirmed it accepted the provisional 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'd like to thank Mr M for responding to the provisional decision. I appreciate he remains frustrated at the length of time the situation has gone on and that he's not confident the error has been fixed. I'd like to explain that our awards are focused on the consumer. We have no powers to tell a business to change the way it operates or retrain staff. So whilst I understand Mr M's frustration, I've focused on the impact caused to him.

Equifax has provided evidence to us that show the address format has been amended. The line beginning with K is now on the second line. Once Mr M is able to access his account he can obtain a copy of his credit file.

I'll ask the investigator to contact Equifax on Mr M's behalf to confirm the steps required to gain access to his account.

**My final decision**

My decision is that I uphold Mr M's complaint and direct Equifax Limited to pay him a total of £400 (less any compensation already paid).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 27 May 2022.

Marco Manente  
**Ombudsman**