

## The complaint

Mr B complains Equifax Limited have said he's not on the electoral role, which has affected his credit file.

## What happened

I issued a provisional decision setting out what'd happened, and what I thought about that. I've copied the relevant elements below, and they form part of this final decision.

*Mr B has said he first got in touch with Equifax in May 2020 regarding issues he had on the reporting of information on his credit file.*

*His specific concerns were that Equifax were reporting he wasn't on the electoral roll, but said he'd lived at his property for 20 years – and had been on the electoral roll during this entire time. Mr B said rather than fixing the issue, Equifax then compounded it by recording a Notice of Dispute (NoD) which said creditors should use caution – something Mr B says made him sound even less creditworthy.*

*Equifax replied to Mr B's complaint, and said they wouldn't be upholding it, as they'd not been provided the relevant information by his council.*

*Unhappy with this, Mr B asked us to look into things.*

*Before we did, Equifax wrote to Mr B now upholding his complaint. They said sorry for not investigating his complaint thoroughly. They now accepted his address hadn't been updated properly – and offered him £100 for this, along with a further £100 for customer service issues.*

*Mr B said this didn't resolve his complaint, because ideally, he wanted a meaningful censure and penalty if we found they'd not acted as they should. He also explained he's trying to move to a new house, and get cars on finance, so the cost to him could easily be more than £200. Mr B said he wanted Equifax to get the message that if they're going to gather people's data, they're going to be held fully accountable if they make a mistake.*

*After clarifying that we were able to look into all the issues Mr B has raised, our Investigator issued his outcome. In short, he felt Equifax hadn't handled things fairly, and thought £300 compensation in total was fair – rather than the £200 Equifax had offered.*

*Mr B didn't accept this outcome – following further discussions he said:*

- *He wanted an apology from a director at Equifax*
- *The compensation amount of £300 doesn't appear to be in line with our own published guidelines for how compensation is assessed – and quoted from our website.*

*He summarised the issues by saying the matter ongoing for well over a year with having to correct repeated errors by Equifax caused him considerable distress and inconvenience.*

*The repeated errors Mr B refers to includes his address not being shown correctly, his name being spelt wrong and all his data being removed – amongst other things.*

*My understanding is that all of these issues have now been resolved, as a result of his perseverance in speaking to Equifax. But one outstanding issue, based on Mr B's timeline he provided to our service, is that the electoral roll information is still showing incorrectly – he says it's been recorded as 2004, when he's provided evidence it should be 2002.*

*Prior to deciding this complaint, I wanted to understand why Equifax couldn't / wouldn't record Mr B as being on the electoral roll from 2002, given he'd provided evidence of this. Equifax came back and said they would now load this information to Mr B's credit file.*

### **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 think it's important to firstly explain I've read and taken into account all of the information provided by both parties, in reaching my decision. I say this as I'm aware I've summarised Mr B's complaint in considerably less detail than he has. If I've not reflected something that's been said in this decision it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is. This also means I don't think it's necessary to get an answer, or provide my own answer, to every question raised unless I think it's relevant to the crux of the complaint.*

*From what I can see the two issues are:*

- *The date Mr B's electoral roll information is recorded on his credit file*
- *Appropriate steps to resolve the complaint*

*The date Mr B's electoral roll information is recorded on his credit file*

*As I've mentioned above, Equifax have now told us they'll update their records to show that Mr B was on the electoral roll from 2002 onwards – given he'd provided the evidence of this. From what I can see in the course of the complaint it was their view this wouldn't impact Mr B's credit file to any degree. Given the credit report did show Mr B had been on the electoral roll for most of the last 20 years, I suspect this is true. But, that doesn't mean Equifax handled this element properly, which I'll address in the next section.*

*Appropriate steps to resolve the complaint*

*I don't think there is any dispute that Equifax have not handled things well when dealing with Mr B on this complaint. As I've listed out above, recording a Notice of Dispute unnecessarily, not looking into Mr B's complaint properly when it was raised, and a host of other issues – which include getting his name wrong, as well removing all of his details.*

*From what I can see Mr B has been put to quite a lot of inconvenience at having to correct all of the issues he's found – and I think they've only been corrected because of his perseverance, rather than Equifax acting appropriately.*

*Given that, I don't think the £300 is enough to recognise the issues. I've noted Mr B wants a meaningful penalty, but that isn't what we do. We consider the impact on individuals, rather than punishing the financial business. Here, issues were repeated, over a significant length*

*of time, and with seemingly very little competent support from Equifax. Given all of that, I think £500 is a fairer reflection of the distress caused to Mr B.*

*I've noted Mr B wants a letter of apology from a Director of Equifax. We put this to Equifax, and they said they couldn't guarantee this, but could send one from the complaint's manager. I won't require this, as I think the compensation is sufficiently robust to act as an apology for the issues Mr B has experienced. But, as Equifax have made the offer, they can issue the apology letter if they wish.*

### **Responses to my provisional decision**

Mr B replied and said he'd be willing to accept my decision, if interest is applied to it. He said it's been over two years and should have been resolved under the law. He said at no stage has he caused any delays.

Equifax said thanks for the update, and they'll wait to hear from us. They didn't say anything else.

### **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 do understand Mr B's point, in that it's not his fault this matter went on for a long time. But I took into account the length of time this matter had taken when thinking about the compensation. So, although I understand his point, the compensation reflects the time taken. Because of that, I won't be awarding interest on the compensation amount.

As I don't agree with Mr B that interest is appropriate, and Equifax haven't added anything further for me to consider, I'll continue to uphold this complaint for the reasons I explained above.

### **My final decision**

I uphold this complaint and require Equifax Limited to pay Mr B £500 compensation and load his electoral roll data from 2002.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 5 August 2022.

Jon Pearce  
**Ombudsman**