

The complaint

Mrs M complains about delays and poor service by Equifax Limited after she raised concerns about an entry on her credit file.

What happened

In January 2022 Mrs M contacted Equifax as she'd found a communications provider had noted her as deceased on her credit file. Mrs M asked Equifax to investigate and take steps to have the incorrect information removed.

Equifax recorded the concerns but didn't take the necessary steps to investigate the entry until Mrs M chased a response. Equifax then contacted the communications provider and the incorrect data was removed.

Mrs M complained and explained a savings account application had been declined as a result of the information. Equifax issued a final response and apologised for the trouble and upset caused.

An investigator at this service looked at Mrs M's complaint. They upheld Mrs M's complaint and asked Equifax to pay her £50 for the inconvenience caused. Equifax agreed. Mrs M asked to appeal and said she'd had to chase Equifax to resolve the error and that even after it assured her the information had been removed it was still visible. As Mrs M asked to appeal, 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.

I'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to ensure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

I agree that Equifax failed to take quick action to resolve Mrs M's concerns. Mrs M first raised the issue in January 2022 but it took over two months before the deceased flag was removed from the entry in question. I agree with Mrs M that she should've expected a better level of service. And I can see she chased Equifax for updates and queried responses provided during that time.

I can also see that shortly after Mrs M reported the issue to Equifax it contacted her to say it couldn't find a record of the deceased flag appearing on her credit report. But, around a month later, Mrs M went back to Equifax and challenged it further. From that point, Equifax took reasonably quick action and contacted the reporting business. The information was

removed from Mrs M's credit file a short time later. I agree there were unnecessary delays and the service provided was poor at times. I'm pleased Mrs M's entry now appears correct.

Mrs M has told us she wants Equifax to explain how the deceased flag was passed to her bank and why. But the flag was reported by another business on Mrs M's credit file. The process is largely automated and whilst the information was wrong, it didn't originate with Equifax. It was only after the issue was investigated that Equifax was able to remove it.

Mrs M has also asked why Equifax first failed to find the deceased flag. Equifax hasn't told us why but I think it was most likely a mistake made during the complaint investigation.

I agree that the service provided should've been better and that there were delays. I appreciate Mrs M experienced some difficulties opening an account and has found the process of raising her concerns with Equifax frustrating. The investigator upheld Mrs M's complaint and asked Equifax to pay her £50 for the distress and inconvenience caused. Whilst I understand Mrs M is likely to be disappointed with my decision, I'm satisfied the £50 settlement offered reflects the level of distress and inconvenience caused and is a fair way to resolve her complaint.

My final decision

My decision is that I uphold Mrs M's complaint and direct Equifax Limited to pay her £50 for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 5 December 2022.

Marco Manente
Ombudsman