

The complaint

Mr B complains about incorrect information on his Equifax Limited credit file.

What happened

Mr B moved to a new property at the start of 2024. Mr B's explained that Equifax has failed to correctly update his address and that businesses have been recording incorrect information concerning the format of his flat within the building. Mr B also says that Equifax failed to correctly record that a mobile phone contract with a business I'll refer to as E was settled.

When Mr B raised concerns about the entry from E in June 2024 Equifax raised a dispute. E responded to confirm that Mr B had moved mobile phone provider but an outstanding balance remained. A short time later, after the outstanding balance was paid, E contacted Equifax and confirmed the account should be noted as settled. Equifax went on to update Mr B's credit file.

Equifax sent Mr B a final response to his complaint but didn't agree it had made any mistakes. Equifax confirmed the steps taken with E before Mr B's credit file was updated. Equifax also provided information setting out the reasons why credit scores could go up and down, including contacting the reporting businesses to ensure address details were up to date.

Mr B referred his complaint to this service and it was passed to an investigator. They didn't find any evidence that Equifax had made mistakes with Mr B's credit file or treated him unfairly when responding to his complaint. Mr B asked to appeal and said Equifax was still reporting the wrong address format on his credit file and provided a screenshot as evidence. Mr B said he'd been rejected for two loan applications as a result. As Mr B asked to appeal his 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 assure 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'll start by looking at the concerns Mr B raised about his mobile phone contract with E. I can see that Mr B contacted Equifax when his account with E remained open on his credit file. Equifax wasn't the data owner in respect of the account with E. So Equifax couldn't amend it or remove it from Mr B's credit file without first raising a dispute with E. Equifax has provided

evidence that showed it quickly contacted E after Mr B raised his dispute and advised him of the response. E's subsequent message that Mr B's contract had been fully settled led Equifax to mark the account as closed on his credit file without any delays.

I understand Mr B may feel it took too long for his mobile phone entry to be marked as settled. But I'm satisfied Equifax acted as we'd expect after Mr B dispute the information about it on his credit file and took reasonable action to resolve his concerns. I haven't seen anything that leads me to conclude Equifax made any mistakes.

Mr B's mentioned changes to his credit score over time. But there's a range of information that can impact a credit score. I can see that Equifax's response to Mr B's complaint provides a detailed list of things he could check to ensure his credit score is accurate. So I'm satisfied Equifax has provided information about the types of things that can affect a credit score and what Mr B can do to ensure it's accurate. I haven't been persuaded Equifax has made a mistake with Mr B's credit score.

I think it's reasonable to note that the credit score Equifax provides is private to Mr B and not given to businesses that complete a credit search against him.

I note Mr B's concerns about the address format used on his credit file. In response to the investigator, Mr B provided evidence from Equifax's system that it has two addresses listed for him, one with a flat number and the other with the location of his flat in the building. But that reflects the fact that one of the businesses Mr B has an account with (A) is recording his address without using his flat number. If the address format isn't right, Mr B can contact A and ask it to amend the information it's reporting on his credit file. That should resolve the issue and mean Equifax is only showing one address format for Mr B.

Mr B may wish to note that if the business reporting information on his credit file isn't using the correct address format it's likely to have an impact on the information shown on his credit report. I understand Mr B has access to his credit file, so I recommend he reviews it and take up any address discrepancies with the reporting businesses. Mr B can also ask Equifax to raise a dispute about the address format use on his behalf, but it's likely he'll be referred back to the reporting business to check it directly.

Mr B's told us he's been rejected for loans on the basis of errors on his credit file. But as I haven't seen any evidence that shows Equifax has made a mistake with the information shown on Mr B's credit file and I'm satisfied it raised the dispute with E without any delays and acted on the response, I'm unable to agree it's made a mistake or treated him unfairly. As a result, I haven't been persuaded to uphold Mr B's complaint.

My final decision

My decision is that I don't uphold Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 8 October 2024.

Marco Manente
Ombudsman