

The complaint

Mr L complains Equifax Limited was reporting incorrect information on his credit file.

What happened

In 2023 Mr L was contacted by a utilities company, I'll refer to as T, asking him to pay a bill for a property he no longer lived at. Mr L disputed this with T and contacted Equifax around August 2023 to notify it the account wasn't his.

Mr L continued to correspond with T, and in November 2023 raised a complaint with Equifax about the accuracy of his data. In addition, Mr L said there were two other accounts showing on his credit file linked to his previous address. Specifically, an account with a telecommunications company I'll refer to as B, and an account with a lender I'll refer to as N.

Equifax said the account with T was no longer showing on his credit file, so considered there was nothing further it needed to do in relation to this. It also raised disputes with B and N. B responded and confirmed it had deleted the account showing on Mr L's credit file. N also responded, but didn't provide its consent for the account to be amended.

In its final response Equifax explained the accounts with T and B were no longer showing and as N hadn't given consent to make changes, there was nothing further it could do. It also responded to Mr L's concerns that Equifax had increased the monthly membership fee without notifying him and sent multiple alerts in November 2023 about searches on his credit file. On these points, Equifax said it had sent an email to all its customers in October 2023 notifying them the price would be increasing. But it did apologise for the alerts he'd received, as this shouldn't have happened and pointed to a system issue.

Unhappy, Mr L brought his complaint to this Service, saying Equifax told him it checks data before sharing it – but this isn't the case. He also explained incorrect data on his credit file had caused his previous property to be repossessed some years back, and as such he was very aware of the impact any error could have.

An Investigator here reviewed matters but concluded Equifax hadn't acted unfairly. In summary they said, due to the amount of data Equifax receive it wasn't possible for everything to be checked before it was shared. They also said Equifax had correctly raised disputes with B and N and although B removed the record, as N didn't provide its consent, there was nothing further Equifax could do.

Mr L didn't agree, in summary saying Equifax have a responsibility to check data is correct before reporting on it, and questioned why Equifax claimed the information was checked when this isn't the case. Mr L also reiterated the impact a previous incorrect report had on him.

As no agreement has been reached, this complaint has 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.

In doing so, I've taken into account the relevant industry rules and guidance, and what would be considered as good industry practice.

Firstly, I want to say that I was very sorry to hear about the issues Mr L has faced over the years in relation to his credit file. I can see he was impacted significantly, and as a result, I can understand why Mr L is concerned about the bearing incorrect information can have.

On that point, I should say this decision will only consider the actions of Equifax and how it dealt with the complaint Mr L raised in 2023, which was primarily about data recorded on his credit file by T, B and N. I say that as Mr L has told this Service, in detail, about issues he's faced since around 2006, but he's said on several occasions this is for context and isn't the complaint he's now raising – so I won't make any comment on those events here. This decision will also only consider the actions of Equifax and not those of T, B or N. That's because this complaint is about Equifax so it's only the way it dealt with matters, that I can comment on.

I also want to say, 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 L's complaint in considerably less detail than he has. If I've not reflected something that's been said 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.

As our Investigator explained, and Mr L has acknowledged, Equifax don't own the data it reports on - the data is owned by lenders, third-party companies and other organisations. The responsibility of reporting accurate and up to date information therefore rests mainly in the hands of the data providers. Credit Reference Agencies (CRA's), such as Equifax, don't actively approach data providers for information, rather they are sent to the CRA in a data package for it to report. CRAs then report whatever information they have been given.

Not owning the data also means Equifax isn't generally responsible for the data provided but must take reasonable steps to ensure it is accurate, and investigate when a dispute is raised.

Equifax did that here and raised a dispute with B and N in November 2023. While Mr L first told Equifax around August 2023 the account with T wasn't his, the information I've seen shows he chose not to raise a dispute at that time. When he contacted them again in November 2023, they acted swiftly and asked B and N whether the information displayed in relation to both accounts could be removed. B responded and confirmed it would delete the record, based on what Mr L had told Equifax. I can see Equifax then shared this response with Mr L, as I'd expect.

N also responded, but didn't give its consent for Equifax to amend the data. N said the account had been opened in 2007, so using Mr L's previous address was correct. It also said the account was settled in 2018 and as such would remain on Mr L's credit file, for up to six years from the date it was settled. I'm aware Mr L has said he didn't settle the account in 2018, so has questioned this – but that isn't something Equifax is able to amend as N didn't provide its consent. Mr L would need to contact N directly about this, should he want to. I

can see Equifax also shared N's response with Mr L and as such there wasn't anything further it could reasonably do.

Turning now to the account T was initially reporting on Mr L's credit file, he's confirmed to this Service the account was removed around September 2023, seemingly by T, after Mr L contacted it. So by the time he raised his complaint with Equifax the information was no longer showing, so there was nothing further Equifax needed to do in this regard.

While Mr L considers Equifax failed to identify and check the data before reporting on it, this isn't the case. Equifax is sent large amounts of data from the data owners, and as the details sufficiently matched a linked address for Mr L, Equifax correctly reported them on his credit file. And it's only at the point a consumer queries the information that Equifax are required to dispute it – as it did here. I've thought about what Mr L has said in relation to the account held with N – that this account is showing as linked to a previous address – but as I've explained above, N didn't provide consent for Equifax to remove this, so the link to Mr L's previous address would have been there in any case.

I appreciate Mr L has questioned why Equifax has said it checks the data, when this isn't the case. But on this point, I think it's reasonable to say the data is checked to an extent, but not to the extent Mr L considers it should be. As long as sufficient personal information matches the account being reported, as was the case here, I wouldn't expect it to carry out a more detailed review. And here, as explained above, I don't think Equifax could reasonably have done anything further without the consent of the data owners.

In summary, the information reported by T had already been removed when Mr L complained. B agreed to remove the account it was reporting, but because N didn't give its consent for the data it reported to be updated, it couldn't be removed. As such there is nothing further I'd expect Equifax to reasonably do.

Separately, I can see Mr L was sent several notifications in quick succession about his credit report and while I appreciate this would have been frustrating, Equifax has explained this was as a result of a system issue. It's apologised for the inconvenience this caused, and I think that's sufficient as there wasn't any ongoing impact, so I won't be asking it to do anything further in relation to this.

For completeness, I'm also aware Mr L says Equifax didn't notify him the cost of his membership would increase before it did so, in October 2023. Equifax says it sent an email to all its customers in September 2023 explaining the price would increase on 24 October 2023. While it hasn't been able to evidence this, it has sent a sample of the wording the email contained. Ultimately, this means I can't say for certain whether the email was or wasn't sent to Mr L or for that matter, why he didn't receive it. But on balance, I think it more likely than not the email was sent by Equifax. I say that because this was an email sent to all its customers – so I think it unlikely it wasn't sent to Mr L also. And in any case, following the price increase, Mr L was able to cancel his membership the following month. I should also say Equifax's terms allow for it to increase the amount it charges for membership. So I won't be asking Equifax to do anything further on this point either.

Taking everything into account I think Equifax has acted fairly. It raised disputes about the data it held and did so quickly. For the reasons explained above I also think it acted fairly in relation to the membership increase and it's apologised for any inconvenience caused in relation to the email notifications it sent to Mr L. As such, I won't be asking Equifax to do anything further here.

My final decision

For the reasons I've set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 30 July 2025.

Victoria Cheyne
Ombudsman