

The complaint

Miss P complains Equifax Limited merged her credit file with another person, causing information on her credit file to be reflected incorrectly.

What happened

Miss P contacted Equifax, as she said another person's personal data was showing on her credit file. This included information of financial accounts she says weren't hers. Miss P explained she shares the same date of birth, first and middle name as this person – but their surnames are now different.

Equifax reviewed matters, but concluded there had been no error in its report showing both names. As such, it was unable to uphold Miss P's complaint or remove the second name showing on her credit file.

Following its final response, Miss P continued to correspond with Equifax about certain markers, including a CIFAS marker and other accounts, showing on her credit file, that she said weren't hers. As such Equifax raised disputes with these companies, but wasn't given consent to update or remove the information it was reporting.

In addition, Miss P explained her electoral roll data was showing in her name, Miss P, and as such, any other names on her credit file should be removed. Equifax reviewed this but explained Miss P's local council had previously supplied the other name on her electoral roll data, but this had since been amended and Miss P's name added to the same record in November 2024.

Overall Equifax said it was unable to update or remove the accounts or associated markers, as it hadn't received consent from the data owners, and following a detailed investigation, didn't consider it had made an error.

Unhappy Miss P contacted this Service to complain. She explained the other name appearing on her credit file wasn't her and having information related to that person was impacting her credit file and ability to obtain credit. She also said this link was impacting the relationship between herself and the other person.

An Investigator here reviewed matters, but didn't think Equifax had acted unfairly. They said Equifax had reviewed matters as expected, but based on the evidence provided, it was unable to remove the disputed name.

Miss P didn't agree and raised several concerns. In summary she said:

- Equifax failed to review the evidence she'd provided and said it had considered evidence, including identification, provided by the other person.
- The other person, listed on her credit file, had impersonated her. To evidence this Miss P provided information from third parties, as well as details she'd been hospitalised for large periods of time when it happened.

- An Equifax account had been created without her consent.
- The information provided via the electoral roll was also an example of the other person impersonating her.
- Equifax had now removed the CIFAS marker, it had previously added, demonstrating it shouldn't have been associated with her initially.

Overall, Miss P didn't consider this Service had reviewed or commented on the identification documents she'd provided.

Our Investigator reviewed matters again, but didn't consider the new information changed their outcome. In summary they said Equifax had carried out a detail review and as such had acted fairly. They also explained the CIFAS marker hadn't been removed from Miss P's Equifax account, and should she have concerns around the electoral roll data, she'd need to raise this with her local council.

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.

I should also say I've read and taken into account all of the information provided in reaching my decision. I say this as I'm aware I've summarised this complaint in less detail than both parties. 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.

I've kept the background to this complaint quite brief, and that's intentional. I say that because Miss P has made several allegations about the third party on her credit file, having impersonated her. That would be a civil dispute, between Miss P and the third party and not something this Service has the power to comment on. There's also conflicting information about what communications Miss P has had with Equifax, and what may have been carried out by a third party, as such, it's very difficult to unpick what's happened here. But ultimately my role is to consider whether Equifax has acted fairly, or not, in the way it's handled Miss P's complaint. Having taken everything into account, I think it has. I'll explain why.

Disputes raised by Equifax

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. 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 disputes with each company Miss P raised concerns about. It asked whether the information displayed, in relation to the other name appearing on her credit file, could be amended. On each occasion, it did so shortly after Miss P contacted it.

Equifax wasn't given permission to amend the data on any occasion and I can see Equifax shared the responses it received with Miss P, so there wasn't anything further it could

reasonably do.

Accuracy of the data and review of the evidence Miss P provided

Miss P has commented about the validity of the data being reported. But that isn't something Equifax is required to review, to the extent Miss P wants it to. As long as sufficient personal information matches the accounts being reported, as was the case here, I wouldn't necessarily expect it to carry out a more detailed review. That's because Equifax wouldn't have access to the information necessary to carry out a review such as this, so I can't say it's acted unfairly in not doing so.

That said, in this case, I can see Equifax did carry out a detailed review on the information it received from Miss P, and having done that, it ultimately wasn't able to amend any information showing on her credit file. Based on the information I've seen, that seems reasonable.

Electoral roll

Equifax has explained Miss P's local authority updated her electoral role data in November 2024, to reflect Miss P's name. But that it previously showed in the other name, until the record was amended to reflect as Miss P. This doesn't however mean Equifax should stop reporting all information displaying the previous name. That's because, while her electoral role data may have changed, as explained above, other companies have created links between Miss P and the other name, which can't be updated by Equifax without those companies' authority, which it hasn't received.

I can't say why Miss P's local authority has provided the information in this way – and nor can I say whether one, and not another version, is correct. All I can say is, as I've explained above, it's reasonable for Equifax to report on the data it's been provided, as it's done here.

For completeness, I'm also aware Miss P considers the CIFAS marker has now been removed by Equifax. However, based on the information provided by Equifax, it doesn't appear to be the case. And in any case, I can't agree this is evidence Equifax has made an error here, or should be removed, based on the information it's received.

Summary

While I appreciate this will come as a disappointment to Miss P, my role here is to consider whether Equifax, based on the information it's been provided, has acted fairly. It's not for this Service to establish, or comment on matters that ultimately boil down to a civil dispute, which is the case here. Based on the information it's seen, Equifax hasn't been able to differentiate the two people involved here. But it has done as I'd expect and carried out a very detailed investigation and raised disputes with the companies reporting another name. But having done so has concluded the two names are linked, so hasn't been able to remove the other person's information. And I don't consider it's acted unfairly or unreasonably in how it's handled Miss P's complaint. As such, I won't be asking Equifax to take any action here.

My final decision

For the reasons explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 20 August 2025.

Victoria Cheyne
Ombudsman