

The complaint

Miss R complains that Equifax Limited (Equifax) haven't fairly compensated her for the error they made when linking her financial information with a close family member.

What happened

Miss R says she was in some financial difficulty due to the actions of an ex-partner, she has told us she was dealing with this quietly on her own as she was embarrassed about it and didn't want any other person to know about it.

Miss R's close relative (S) accesses their credit score through a credit reporting website, I'll call CRW for the purposes of this decision. Equifax provide CRW with the information they present to their customers.

Miss R was informed, by S, that some of her financial information was visible on their credit file, and that they were receiving alerts from C about one of Miss R's accounts.

S reported this to Equifax.

On 11 September 2024 Equifax placed a notice of disassociation (NOD) on both credit files to stop the issue happening again.

Miss R complained about this to Equifax on 25 September 2024. On 18 October 2024 Equifax issued their final response letter to Miss R upholding her complaint. They explained there had been an incorrect match on their system and this had resulted in S getting alerts about an account of hers. But that the NOD had been put in place and this should resolve matters. They offered Miss R £150 for the trouble and upset that had been caused.

Miss R remained unhappy and so referred her complaint to our service. She explained the disclosure of her financial data had caused her a great deal of embarrassment and said it had damaged the relationship between her and S. She also explained it had magnified the stress she was under and put a strain on her mental health. She thought the compensation Equifax had offered didn't reflect that and wanted it to be increased.

Our investigator didn't uphold Miss R's complaint. In summary they said the issue had been put right before Miss R raised her complaint with Equifax and the evidence Miss R had provided didn't support that the error Equifax had made was a main contributory factor to Miss R's health issues. They said the compensation Equifax had offered was broadly in line with our approach to these types of issues.

Miss R disagreed and so the matter 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 realise that I've summarised this complaint in less detail than the parties and I've done so using my own words. I've concentrated on what I consider to be the key issues. The rules that govern this service allow me to do so. 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.

There is no dispute that there was a matching error between Miss R's data and that S. And that this resulted in S getting alerts about one of Miss R's accounts. S stated that when Miss R would be approaching her credit limit, they would get an email alerting them to this. They also said they could see the account on their credit file, and while I accept this, there is no evidence supporting this and Equifax say they were unable to see anything other than Miss R's electoral roll information on S' file. Even though the extent of the information shared is unclear it is accepted there was some form of information shared that shouldn't have been.

Equifax acted and applied a NOD to both S and Miss R's credit file to stop the issue from reoccurring this is as I would expect. So, all I need to think about here is the level of compensation Equifax offered and if it is fair in the circumstances.

To do that I have thought carefully about what Miss R has said and the evidence she has provided.

Miss R said the issue caused her a lot of distress over a number of months, embarrassment and created friction in her relationship with S. To support this, she has provided notes from a consultation with her GP dated 3 October 2024. And screenshots from emails she and S sent to Equifax and CRW.

The screenshots show S raised a dispute with CRW in July 2024, there is no detail in the screenshot about the subject of the dispute. There is also evidence S raised an issue with Equifax through CRW in August 2024. The NOD was added to the accounts on 11 September 2024. But Miss R didn't raise any complaint herself with Equifax until 25 September 2024, three months after she said S saw her financial information, and by which time Equifax had already corrected the issue. While I appreciate this would have been upsetting and embarrassing for Miss R the three-month delay in contacting Equifax about it doesn't support the level of distress that Miss R has told us the issue caused.

Turning to the GP notes, based on the dates this conversation took place just over a week after Miss R raised her complaint with Equifax, but there is no mention within them about her financial information being disclosed or about the strain that had caused with on her relationship with S. They do say she is struggling with her mental health because of issues with her ex-partner and that she has good support from her family and friends.

Miss R has argued two things, in relation to the GP notes not supporting what she has told us. The first being she definitely disclosed all of this to the GP and they didn't capture it because the notes are only a summary. And the second being she didn't tell the GP everything as she was too embarrassed. Both can't be accurate, but I have explored them both for completeness.

The GP notes are fairly detailed and if Miss R did discuss her finances, the stress Equifax was causing and the strain in her relationship S, I would have expected at least one of them to appear in the notes, especially given the weight Miss R has placed on them when telling us how the data mismatch affected her, but none of those things appear.

I accept it is possible that Miss R was too embarrassed, but as Miss R has provided these notes to support her case, I have to take them as they are. As it stands, I can't say the GP notes from the time support that the data mismatch was having a big impact on her mental health. They also don't support what she has told us about the strain on her relationship with S – as they say she has good support from family.

Bringing all of this together, I think the offer Equifax made of £150 for the upset caused is fair and reasonable in the circumstances and I won't be asking them to increase this. If Equifax hasn't done so already they should now make arrangements to pay this to Miss R.

I do understand Miss R has been through a difficult time and she has my sympathy for that. And I know she will be disappointed with this outcome. But my decision ends what we – in trying to resolve her dispute with Equifax– can do for her.

My final decision

For the reasons set out above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 25 July 2025.

Amber Mortimer
Ombudsman