

The complaint

Mr C complains Equifax Limited are reporting false information on his credit file.

What happened

Mr C says there are two accounts he has concerns with:

- An account from a company I'll refer to as V – Mr C says he's never held an account with V.
- An account from a company I'll refer to as B – Mr C says B were reporting incorrect information to his credit file, and he's complained to another Ombudsman scheme about them to get the issues fixed.

Equifax said they were sorry to hear there was incorrect information on Mr C's credit file relating to B. Equifax explained they don't own the data that gets reported – the data owners do. And it's their responsibility to ensure the accuracy of the data. Equifax said they don't have the authority to change the data, without the data owner's permission. Equifax raised several disputes to B, and each time B said Mr C would need to get in touch with them directly. Because of this, Equifax said they'd not been given permission to change any of the data B were reporting, so didn't think they'd done anything wrong. Equifax's response didn't address Mr C's concerns with V.

Unhappy with Equifax's answer, Mr C asked us to look into things for him. One of our Investigators did so, and found Equifax hadn't done anything wrong.

Mr C didn't accept this, saying the system has to change because V and B are just putting lies on his credit file and Equifax are allowing it. Mr C also suggested Equifax had sent bailiffs to his property – though when asked for further information on this Mr C didn't reply.

Given Mr C didn't agree with our Investigator's outcome the complaint's 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 think it's important to explain I've considered all of the information provided by both parties in reaching my decision. If I've not reflected or answered 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.

The way credit reference agency's (CRAs) like Equifax work is they're provided data by the data owners. The responsibility for the accuracy of that data is the data owners – not the CRAs. But, where a consumer disputes information is correct, then CRAs must take reasonable steps to ensure the accuracy of that data.

This is set out by the Information Commissioner's Office (ICO) who say:

Who is responsible for the information on my credit file?

It is easy to see why people assume the CRAs are responsible for all the information that appears on their credit file. However, in reality, the lenders and telecoms and utility companies who passed the information to the CRA in the first place also have responsibilities for the information that appears on your credit file.

As a general rule, if the entry you are looking at has the name of a company on it, it's likely to be that company who is responsible for that entry. The CRAs cannot amend this data without the permission of that company.

Having said this, we still expect the CRAs to take reasonable measures to ensure the information that is reported by lenders via their credit files is accurate.

The information that is generated by the CRAs and for which they are responsible, includes financial links, linked addresses and alias information.

Generally, those reasonable measures would be for the CRAs to raise disputes to the relevant parties – and then pass on and / or action as appropriate what the data owner replies with.

In Mr C's case, he raised disputes with Equifax – he said he'd never had an account with V so it shouldn't show. And he said the data B were reporting was incorrect – so this should be removed.

In the circumstances, the actions I'd expect Equifax to take are to dispute the account with V, and the data with B, passing on Mr C's comments. Once they then received a reply from V / B, this should then be passed on to Mr C.

I won't go through each dispute, as Mr C raised a number of them and our Investigator has listed them out to him. But I can see each time he raised a concern Equifax did raise the dispute, and upon receipt of the reply from both V and B did pass this on to Mr C.

With V, they said sorry the account shouldn't be reported – and arranged for it to be removed. This is what happened – so I've no concerns with this as the disputes process worked as intended.

With B, this took longer as the first series of responses from B were for Mr C to call them directly – which Equifax told Mr C each time. So, I've no concerns with this.

Later on, B replied and said the account was in dispute and being reviewed – again this is something Equifax passed on to Mr C. And, again, I think that was the extent of Equifax's responsibilities – because it's B's responsibility to ensure the data is correct.

I've also seen Mr C's comments about the information from V and B being obviously wrong – and that entries on someone's credit file should require proof. But CRAs likely receive many millions of data entries every day, so I can't see how it'd be practical for Equifax to have known which entries were correct, and which were obviously false, without a consumer raising their concerns. Nor can I see how it'd be possible for Equifax to verify every entry as Mr C has suggested given the volume.

Mr C has also argued Equifax knew the data was wrong and he'd given them evidence of that. But, in my review of this case I've not seen Equifax were in possession of any evidence V or B may have done something wrong until after he'd referred the complaint to our service. But, even if Equifax did have evidence of the data being wrong or potentially wrong, they'd

still be reliant on V or B accepting that and agreeing to change it. The key reason for that is if Equifax proactively changed anything then V or B – when reporting in the following month – would change it back anyway.

Finally, I can see Mr C has said he's been raising these complaints since 2022. It's possible he has, I don't know for sure. But when asked to provide details of proof of his complaint by our service, he only provided information from 2025. Given all the information provided by Mr C relates to 2025, I think it's appropriate to only consider these issues.

Overall it's clear to me Mr C is incredibly frustrated with the way the CRA system works – but that isn't something I have any authority over. All I can do is look at his individual complaint against Equifax and decide if they've treated him fairly or not. And, for all the reasons I've mentioned above, I'm satisfied they have treated Mr C fairly when he raised his disputes.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 31 October 2025.

Jon Pearce
Ombudsman