

## **The complaint**

Mr S complains Equifax Limited allowed a fraudster to set up a second account and compromise his personal data.

## **What happened**

Mr S was unfortunately the victim of fraud previously. To safeguard himself from this potentially happening again, he changed a lot of his personal details. Mr S also signed up to the credit reference agencies (CRAs) for notifications about activity on his credit report.

In December 2024 Mr S found his credit report had been accessed but he hadn't been sent any notifications regarding this like he'd normally receive. Equifax told Mr S the searches were recorded when viewing his credit file and essentially nothing to worry about.

In January 2025 Mr S says he then found a Cifas registration on his Equifax account, and on looking at it some of the details didn't match his. He raised this with Equifax, who called him a week later to discuss the issue. Mr S was told a second account had been fraudulently created in his name with them and this would have allowed the fraudster to see all of Mr S' personal information and credit report. Mr S specifically asked to know what information was accessed, but Equifax said they couldn't tell him what had been accessed. At this point a complaint was raised and investigated.

In their complaint response Equifax said they believed the account was created by someone who had key personal data from a previous third-party breach unrelated and unknown to Equifax. They said they couldn't confirm what had been accessed but said the fraudster would have had access to all of his data. Overall, they upheld Mr S' complaint and offered him £500.

Unhappy with this, and particularly that Equifax couldn't tell him what pages the fraudster had looked at, Mr S asked us to look into things.

One of our Investigators did so and decided to uphold the complaint. She awarded £800 compensation and said it was reasonable for Equifax to cover Mr S' subscription to Cifas for the next two years.

Equifax accepted this, but Mr S didn't. In summary, he said his main concerns were:

- Knowing what information had been accessed
- What steps would be taken to prevent this happening again
- That his financial losses would be covered as he doesn't feel he can stop the paid subscriptions

As Mr S didn't agree with our Investigator, the complaint's been passed to me to decide.

I'm aware from the file Mr S has further concerns about Equifax's processes and events that have happened since the original complaint. All complaints have to be raised first with the relevant financial business before our service can look into them – so I won't comment on anything that's happened more recently. Mr S can raise a further complaint with Equifax if he'd like, and then if he remains unhappy he could then ask us to look into those points.

### **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.

It's clear to me this event has had a very significant impact on Mr S, and I'm genuinely very sorry to read about how he's felt because of it. I wanted him to know I've fully taken into account what he's told us, and I also wanted him to know I've deliberately been brief about what happened to provide only the key information I think is necessary.

I can see from his submissions Mr S is extremely frustrated and distressed Equifax can't confirm to him what pages the fraudster looked at.

I agree, this isn't helpful – particularly given how important Mr S has said this issue is to him. But, I can see he's asked Equifax a number of times about this, and they've confirmed each time they simply can't tell.

Given that, I can't reasonably require Equifax to provide information they've already said multiple times they're not able to provide.

In respect of Equifax preventing this from happening to Mr S again, unfortunately this isn't something I can require of them – purely because I can't know what might happen in the future. So, it wouldn't be appropriate for me to require Equifax to ensure this never happens again when I can't know with any degree of certainty if Equifax could even do that.

Turning now to the compensation awarded and what Mr S has said are his financial losses.

Our Investigator suggested £800 compensation plus paying for two years Cifas protective registration to help prevent further attempts at identification theft for Mr S.

Mr S says the compensation amount of £800 doesn't cover how this error by Equifax has made him feel. And he can't see a time at this point when he'd be able to give up the CRA monitoring so thinks this should be covered for life.

Thinking about the CRA monitoring first, I can't agree Mr S should be given lifetime monitoring. I understand why he'd want that at this point in time, but I can't agree it'd be reasonable to require Equifax to pay for this for decades to come. While I can see Mr S isn't going to agree as he's already expressed his opinion on this, I do think a two-year timeframe is a reasonable period to provide monitoring.

In respect of the compensation, it's very clear to me that this event has had a substantial negative impact on Mr S. He's described in detail how this has impacted him which I've thought about very carefully.

Deciding compensation isn't an exact science. I need to look at all of the information, and decide what I think is fair in all the circumstances. Having done that and taking into account our guidelines (published on our website), I do think £800 compensation is a fair way to put this complaint right. This is a significant award which I think reflects the severity of the breach.

I appreciate this outcome isn't satisfactory for Mr S, particularly in relation to not getting any more information about what the fraudster was able to see. But, based on all the information, I'm satisfied I've reached a fair outcome.

### **My final decision**

I uphold this complaint and require Equifax Limited to:

- Pay Mr S £800 compensation
- Pay for two years protective registration with Cifas

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 27 November 2025.

Jon Pearce  
**Ombudsman**