

The complaint

Mr P complains Equifax Limited allowed a disputed Q marker to reappear on his credit file four years after he initially disputed it.

What happened

As I understand it Mr P noticed a 'Q' marker on his credit file and disputed it. On 27 July 2020 Equifax raised this with the data provider who I'll refer to as V.

Equifax suppressed the data while waiting for V to reply – when they didn't, Equifax said they'd closed the dispute, and the data (the Q marker) would remain suppressed until V replied.

Mr P was surprised to get an update from Equifax on 24 June 2024 to say V had now replied to the dispute and said Mr P needed to contact them.

Mr P has complained to both V and Equifax. He believes V have been far more open and transparent with him, whereas he feels Equifax haven't been – so he tends to believe what V have told him, which is Equifax had a backlog which led to this delay.

Equifax said when a dispute is raised a lender has 21 days to reply to the dispute. If they don't, then the disputed data is suppressed until they do. As V didn't reply, the account was removed in line with their processes on 24 August 2020 (they quoted the month as February, but in context meant August). Equifax said V then replied 24 June 2024 which is why the account has reappeared.

I can see Mr P shared this outcome with V, who said they were confident they'd given the correct information. As such Mr P asked us to look into his complaint against Equifax, also saying he thought Equifax should have a process in place to resolve older outstanding queries where data providers like V hadn't replied.

Mr P continued to provide information from V – including their statement that Equifax loaded certain requests into a separate queue – but didn't tell any of the lenders about this new queue. Because of this, cases weren't worked for up to four years – and it was only around six months ago Equifax realised and told the lenders. V said it wasn't a 'them' issue, as it impacted most other lenders too.

Equifax said V had misunderstood what'd happened. They said the Credit Information Market Study (CIMS) Final Report explained the Financial Conduct Authority (FCA) talked about implementing some rules regarding investigation and correction of errors on credit files. Equifax said from May 2024 they started working on this in advance of any new rules. In short, Equifax said V were filtering the report they were being sent incorrectly and because of that, they couldn't see Mr P's dispute.

Our Investigator took everything into account, but found no evidence Equifax had a 'backlog' as V were suggesting – nor did he find overall they'd done anything wrong.

Mr P didn't accept this, saying he felt Equifax had been underhanded, misleading and withheld crucial information. He felt Equifax should have measures in place to follow up on unresolved queries much earlier. Mr P asks that Equifax apologise to him and pay compensation for a matter that has remained unresolved for four years. As Mr P didn't accept our Investigators outcome, the complaint's been passed to me to decide.

I understand the Q markers were removed 11 December 2024. I also understand a separate complaint was raised against V, where our Investigator found they hadn't treated Mr P fairly, and recommended £150 compensation – which both V and Mr P accepted.

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.

I'm also not required to get an answer to every question raised – even one I can see Mr P would regard as key such as 'why' this issue happened in the first place – unless it's relevant to the outcome of the complaint.

Here, I don't think getting to the bottom of exactly what happened is key to the outcome of the complaint. I'll come back to this.

When asked about the impact on him, Mr P told us in his complaint form:

- Potential negative impact to credit report for a four-year period
- Potential negative impact to credit report when the account was added back on
- He thinks the issue kept his score artificially low

I think it's critical to explain initially that a Q marker is a marker placed by a data provider (like V) on someone's credit file to say that account has a query on it. This, by itself, isn't 'negative' information on someone's credit file. It's recorded to let other lenders know there is an outstanding query on one of the accounts. I've noted Equifax's explanation of the Q marker – and don't disagree some lenders may view it negatively, but it's not in itself, a negative indicator.

Separately I also wanted to explain about credit scores. These aren't something that's visible to prospective lenders. They do get a lot of information – including accounts, how they've been run, different addresses and so on – but they don't get to see any credit score. It can be helpful to think of a credit score as a numerical representation of how likely a lender might be to give that person lending – rather than any kind of official confirmation of what a lender will do.

The reason for that is because, as well as not getting to see anyone's credit score, lenders have their own criteria for whether they'll grant lending. This assessment includes the accounts shown on someone's credit file – but ultimately it's always the lenders decision on whether to lend.

So, bringing this together and thinking about Mr P's concerns, I don't think this issue will have had any noticeable impact on his ability to get any lending – either in the short term or

over the four-year period. I say that both because the Q marker isn't always a negative entry, and because if it does have an impact on credit scores lenders wouldn't know that. In addition, Mr P hasn't shown the Q marker remained after it was removed in August 2020 – so I can't see how it could have had an impact during this time until it returned in June 2024.

In respect of a potential negative impact when the account was added back on I accept this is a possibility – but I'd suggest really only if there was any negative data associated with the account being added back. I've not seen that was the case, nor has Mr P suggested this. So, I haven't seen anything to suggest adding back the account would have caused Mr P any issues.

In terms of the Q marker potentially keeping Mr P's credit score artificially low I don't think this will have had an impact on him – because as I've explained above Mr P's credit score isn't something that's seen by lenders.

Mr P has also suggested during his complaint Equifax have lied to him and our service when responding. He's said this caused him lots of distress trying to figure out what had actually happened.

Clearly, if Equifax have lied to Mr P, then that isn't ok and I can see why that would have caused some distress.

Based on the file, it seems Mr P's belief Equifax lied is due to what V initially told him – that Equifax had a backlog which is what led to the dispute being answered in June 2024. I'm aware our Investigator asked V for evidence of this, and he said they didn't provide any.

As Mr P now knows, Equifax dispute that and say this is them reviewing the CIMS Final Report from the FCA and seemingly taking proactive action.

A CIMS Final Report from the FCA does exist, and it's dated December 2023. The report also talks about data dispute processes – which is what Mr P's dispute about the Q marker would be defined as.

Given V couldn't provide any evidence of this backlog from Equifax, and the explanation Equifax have now provided appears, at least at face value, to be accurate I'm not sure Equifax have done anything wrong.

Mr P chose to believe V over Equifax's explanation – because he says V provided more detail. If I look at what Equifax said, they explained the disputes process, and said once an account is suppressed it won't be unsuppressed unless the lender responded. Equifax said V responded to the dispute on 24 June 2024.

In context, there is a bit in the middle missing – but I'd categorise this as 'incomplete' rather than 'incorrect' or 'misleading' information. Equifax could have explained about the exercise they carried out in May 2024 which prompted V to reply in June 2024. Why they didn't articulate this to Mr P I don't know. It could be as simple as they didn't think it was relevant information for Mr P – or they were being discrete because they felt V had made an error which doesn't sound particularly unreasonable to me.

Either way, I find Equifax's explanation about what happened was factually correct and contained everything I think it was key for Mr P to know – V did reply to the dispute in June 2024 and it was this that caused the account to reappear. The fact that Mr P chose to believe V's version of events over Equifax's isn't something I think I can hold Equifax responsible for.

Finally I've noted Mr P's comments about Equifax having a process in place to follow up unresolved disputes. I can see where he's coming from on this, but my role here would be to consider the impact on Mr P of Equifax's processes. I haven't seen anything to suggest Mr P followed up Equifax's contact in August 2020 to express his concern about V not replying. This would suggest Mr P was satisfied with the entry being removed. So, in the four years since I don't think I can reasonably say there was an impact on Mr P – because if he was concerned about this I'd expect him to be regularly following it up – but I've no evidence of that. And, when he did raise this with Equifax in 2024, as I've explained above, he was told what'd happened.

Taking everything into account, I'm satisfied Equifax haven't lied to Mr P nor have they treated him unfairly. So, I won't be requiring them to pay him any compensation.

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 P to accept or reject my decision before 1 October 2025.

Jon Pearce
Ombudsman