

## The complaint

Mr M complains Equifax Limited was reporting incorrect information on his credit file and made errors when he contacted it about this.

## What happened

In June 2025 Mr M contacted Equifax as he noticed an account with a company I'll refer to as T, was reporting a defaulted account on his credit file, more than six years after the default was recorded.

Equifax raised a dispute with T who responded confirming the account should no longer be reported. So Equifax updated Mr M's credit file, removing the defaulted account and updated Mr M.

However, Equifax also sent Mr M an email that said:

*"The company we raised your dispute with have confirmed that the data is correct and no change will be made to the information"*

Given the contradictory information, Mr M contacted Equifax the same day to clarify what was happening. He says he also checked his credit file, but couldn't see the account had been removed. Equifax didn't respond, but closed Mr M's case, so he raised a complaint.

Equifax reviewed matters and confirmed the account had been removed and Mr M's credit file updated. It apologised for the contradictory information sent, but confirmed it had no impact on Mr M's creditworthiness.

As Mr M remained unhappy, he contacted this Service, explaining the error made by Equifax had caused confusion and inconvenience. He said he was also unhappy with Equifax's closure of his case and subsequent handling of his complaint. In addition, he said he'd had issues with this account previously.

An Investigator here reviewed matters. While they agreed Equifax's communication was unclear and errors had been made, it had correctly updated Mr M's credit file and did so quickly. As such, the apology it had provided within its final response letter was a fair resolution.

Mr M didn't agree, reiterating his concerns that Equifax had given misleading information, closed his case and taken too long to confirm the information had been removed. He also raised concerns a third-party, I'll refer to as C, that provides access to credit reports, was reporting the account after Equifax said it was removed.

Our Investigator acknowledged this, but explained it didn't change their outcome. As no agreement could be 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.

In doing so, I've taken into account the relevant industry rules and guidance, and what would be considered as good industry practice.

Firstly, I want to explain, in this decision I'll only be considering how Equifax handled the complaint Mr M raised with it. I say that because I'm aware Mr M has previously raised other complaints with this Service about the same account. But as those aren't about Equifax, I won't be commenting on them within this decision. I can also only consider the actions of Equifax, not those of other third parties, such as T or C.

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, don't actively approach data providers for information, rather they are sent to the CRA in a data package for it to report. The CRA then reports whatever information it has been given.

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 a dispute with T and did so quickly. When T responded it appears T selected an option that said: "no change made". But within the explanation box alongside this, it gave Equifax consent to remove the account, noting it should no longer be reported.

It appears it was this conflicting information that caused Equifax to send Mr M two notifications – one confirming the information had been removed, but the other explaining consent hadn't been provided by T.

Given this, I don't think it's unreasonable Mr M contacted Equifax for clarification the same day, and it's disappointing to see it didn't respond.

But I must take into account that Equifax did update Mr M's credit file, it removed the account on 12 June 2025 and I've seen a copy of his credit file from the next day that reflects this. So by this stage, Equifax had done what it needed to and removed the account from Mr M's credit file and it did so promptly. As such, even though it hadn't responded to Mr M's email I don't think it's unreasonable it closed the case – because the actions it needed to take in relation to this had been completed.

While Mr M couldn't see this information when he checked his credit file on 12 June 2025, I don't think that's unreasonable either. That's because it will take some time for the information to reflect on his version of any report. I can't comment on why this wasn't reflected with C sometime later – but as explained, in this decision I can only consider Equifax's actions and based on what I've seen it did what it needed to here.

As such, I've gone on to consider the impact this had on Mr M. While I can appreciate it would have been a confusing time it's not always the case that an error made by a business warrants financial compensation. Equifax should have responded to his email of 12 June 2025, but I think it's apology within its final response letter is sufficient in the circumstances. That's because, Mr M wasn't caused any financial detriment as a result, and ultimately his credit file was updated correctly and Equifax did so quickly.

I'm aware he's said this was particularly concerning given he's raised previous complaints about this account, but those weren't about Equifax's actions. So while I can appreciate it's frustrating for Mr M, it wouldn't be fair to ask Equifax to do more than I think reasonable, just because Mr M has had other issues with this account caused by a third-party.

Mr M has also said it was only Equifax reporting this incorrect information – not other CRA's. But as explained Equifax rely on information provided by the data owner (T in this case), and here T provided Equifax conflicting information, which appears to have caused the error. I can't say why this incorrect information hadn't been shared with other CRA's, but that doesn't mean Equifax made an error.

Overall, I appreciate it was frustrating Equifax didn't respond to Mr M when he requested clarification. But as the information was corrected on his credit file quickly, and it didn't cause any loss to him, I think its apology is sufficient in the circumstances. While it would have been beneficial for it to acknowledge the error when he first raised the complaint – Equifax had up to eight weeks to investigate matters and respond, which it did. So, I can't say it acted unfairly in that regard either. Taking everything into account, Equifax did what it needed to here and it's apologised to Mr M for its poor communication. As such, I won't be asking Equifax to do anything further.

### **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 Mr M to accept or reject my decision before 15 December 2025.

Victoria Cheyne  
**Ombudsman**