

The complaint

Mrs F complains Equifax Limited incorrectly reported a County Court Judgement (CCJ) on her credit file that didn't belong to her. And displayed incorrect information about her electoral roll and address.

What happened

Around October 2024 Mrs F was declined a rental property. As a result, she contacted Equifax as she'd found it was reporting a CCJ on her credit file that didn't belong to her and it was incorrectly reporting details of her electoral roll status and account information.

Unhappy with Equifax's response, Mrs F complained. Equifax reviewed matters and agreed it had made an error in relation to Mrs F's electoral roll and mis-matched an address for an account held with a bank I'll refer to as M. It corrected these issues and offered Mrs F £200 compensation. However, it didn't think it had made an error in relation to the CCJ appearing on Mrs F's credit file. Saying as it didn't own the data, it was unable to amend it and Mrs F would need to contact the Court or plaintiff to amend this. Equifax has told us the £200 hasn't yet been paid to Mrs F.

As this didn't resolve matters, Mrs F contacted this Service. While the complaint was with this Service Mrs F confirmed the CCJ had been removed from her credit file so to resolve matters said Equifax should pay £9,000. In summary she said this was due to being declined for the rental property, the significant emotional and mental distress she'd experienced and the potential risk to her employment which requires ongoing security vetting.

An Investigator here reviewed matters, but didn't think Equifax had acted unfairly. They explained that while the CCJ had now been removed, the details sufficiently matched Mrs F's and Equifax was unable to remove it without the consent of the Court or Registry Trust (the organisation responsible for keeping a register of all CCJ's). They also said while Equifax had made an error impacting Mrs F's electoral roll and an address mismatch, this had now been corrected and £200, offered by Equifax, fairly resolved matters.

Mrs F didn't agree, in summary saying:

- The incorrect information had a significant impact on her mental health. She'd been placed at risk of homelessness and could have caused her job to be put at risk.
- Equifax had also spelt her name incorrectly, provided incorrect electoral roll and address details.
- Other credit reference agencies hadn't listed the CCJ, so considered the error was Equifax's and there was an unfair burden of proof for her to show it was incorrect.

Overall Mrs F didn't agree that £200 fairly compensated her for the impact that had been caused.

As no agreement has been reached, the 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.

I should firstly say I've read and taken into account all of the information provided in reaching my decision. I say this as I'm aware I've summarised this complaint in less detail than both parties. If I've not reflected 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 reflects my informal role in deciding what a fair and reasonable outcome is.

The responsibility of reporting accurate and up to date information rests mainly in the hands of the data providers.

As a starting point for deciding Mrs F's case, I think the Information Commissioner's Office (ICO) (that Mrs F has referred to) and its guidance regarding credit reference agencies (CRAs) is helpful. This guidance says:

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 in 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.

This means Equifax doesn't own the data it reports on – the data is owned by lenders, third-party companies and other organisations. And Equifax isn't generally responsible for the data provided, but must ensure the data is accurate, and investigate this when a dispute is raised.

It might also be helpful to explain CRAs do not actively approach data providers for information, rather it is sent to the CRA in a data package for it to report. CRAs then report the information they have been given.

Bringing all of this together, I'm required to decide what I think is fair and reasonable in all the circumstances of the complaint – and the ICO's guidance says CRA's are required to take reasonable measures to ensure the information is accurate. In other words, I need to decide whether Equifax, in Mrs F's case took reasonable measures when Mrs F raised her concerns regarding the CCJ, electoral roll data and account information with it.

CCJ

The CCJ has now been removed from Mrs F's credit file, which suggests it was recorded in error, so what's left for me to consider is whether Equifax made an error in recording the CCJ initially and the actions it took when Mrs F contacted it.

Firstly, I should say, as our decisions are published, I've not gone into the detail our Investigator did in terms of what names were and were not listed on the information Equifax and Mrs F held, in relation to the CCJ. While I acknowledge there has been some dispute over how the name was set out and whether parts were considered as middle names or surnames, I don't consider it necessary to go into detail about that here.

That's because in this case, many of the details Equifax received matched Mrs F, part of the name was the same and it was associated with an address she'd previously lived at – part of the issue here was that an additional name was also showing, that doesn't form part of Mrs F's name. Equifax, like other CRAs, will use algorithms to match data to credit files, and it's not unreasonable that as a result there might be some errors.

In summary Mrs F says Equifax shouldn't have linked the CCJ to her credit file without verification. The name wasn't the same and it shouldn't have been her responsibility to ensure it was removed.

However, I'm satisfied Equifax couldn't remove the information without consent from the Court or Registry Trust. As such, Equifax did as I'd expect here and advised Mrs F promptly that she'd need to contact the Court or plaintiff.

Mrs F says Equifax should investigate the validity of data before reporting on it – but that isn't something it's required to do, to the extent Mrs F wanted it to. As long as sufficient personal information matches, as was the case here, I wouldn't expect it to carry out a more detailed review. That's because Equifax wouldn't have access to the information necessary to carry out a review such as what Mrs F has said she'd have expected, so I can't agree Equifax has acted unfairly in not doing so.

While Mrs F has said other CRA's didn't record the data and as such, Equifax had made an error, I don't agree. That's because each CRA will use different algorithms and not all information will be provided to every CRA. The information Equifax received, that I've seen, shows that while the name was different to Mrs F, it was very similar and the address matched. And it's also for this reason Equifax said it was unable to load a Notice of Disassociation to Mrs F's credit file, which seems reasonable.

Mrs F has also said Equifax should have offered to add a Notice of Correction (NOC), which is a statement a consumer can add explaining information on their credit file to any potential lender or reference check. While this is something Equifax could have offered Mrs F, I don't consider it would make a material difference to the outcome here. That's because the rental property had already been declined, before Mrs F was aware of this issue. And even with a NOC, the CCJ would have remained on Mrs F's credit file and without evidence it didn't belong, I think it more likely than not any organisation looking at Mrs F's credit file wouldn't have necessarily ignored the apparent CCJ as a result.

I understand the significant impact this had on Mrs F, both impacting her mental health and her ability to obtain a rental property, but in order to uphold this part of Mrs F's complaint I'd need to be persuaded Equifax made an error. However, based on what I've seen I don't think Equifax did anything wrong in not removing the CCJ from Mrs F's credit file as it didn't have the authority from the necessary organisations in which to do so.

Electoral roll and account information

When Mrs F contacted Equifax she also raised concerns about her electoral roll data, which suggested she'd lived at her current address for a different amount of time than she had. And said Equifax were also reporting an old address for an account held with M, as well as some other discrepancies.

On review Equifax agreed these were as a result of internal errors, and I'm pleased to see it fixed the issues promptly and offered £200 in compensation.

I understand Mrs F also considers these issues impacted her credit score. While I appreciate its frustrating the errors occurred, it might be helpful to explain, a credit score is simply a numerical figure that can be used to give some general comprehension of whether someone's credit record is in a good place, or not. The score will fluctuate regularly, based on various factors, including among other things, the balance held on credit accounts when the score is generated, or the amount of available credit being used. Lenders don't see this score – it's simply an indication of how a potential lender may view an individual's credit rating, rather than a formal assessment. Instead, lenders use data from credit reference agencies such as Equifax, along with information the applicant has provided to assess a credit application, using their own systems.

I'm aware Mrs F considers she should get considerably more compensation than Equifax has so far offered. However, while I appreciate seeing a CCJ on a credit file incorrectly would be particularly distressing, as I've explained above, that isn't something I can hold Equifax responsible for. And while I agree Equifax made some errors and a compensation award should be paid to Mrs F, having considered the impact caused solely by the error Equifax made, I'm satisfied that a total payment of £200 is in line with the level of distress Mrs F has suffered and in line with our award ranges for situations like this.

I say that because when Equifax were notified of the issues it resolved matters and did so quickly. Although it's disappointing to see problems occurred, I'm pleased to see they were fixed.

I should also say, while Mrs F has also brought in concerns about what could have happened, I can only take into account any impact she incurred.

I understand this will come as a disappointment to Mrs F, however as explained I can't hold Equifax responsible for the CCJ appearing on her credit file when it did, or any impact associated with that. And for the reasons explained, I think £200 fairly resolves matters for the issues I can hold Equifax responsible for. As such, I think Equifax should pay Mrs F £200 as it offered, but it hasn't yet been paid.

My final decision

For the reasons set out above I uphold this complaint and require Equifax Limited to pay Mrs F £200 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 15 October 2025.

Victoria Cheyne
Ombudsman