

The complaint

Ms G complains Equifax Limited is reporting incorrect information on her credit file and won't provide access to her online account.

What happened

Around December 2024 Ms G contacted Equifax as she said a company, I'll refer to as E, had carried out a hard search on her credit file she'd not authorised. She also said she was unable to access her Equifax membership online and complained that her credit score had dropped as a result of incorrect information it was reporting.

Equifax raised a dispute with E, who responded asking further questions – but didn't give consent for Equifax to update or remove the data. Equifax shared this response with Ms G, and as she remained unhappy, raised a further dispute with E. As this didn't resolve matters, Ms G complained.

Equifax reviewed matters and issued the first of two final responses in February 2025. In this it explained it hadn't been given consent by E to remove or amend the data, and as it wasn't the data owner, there was nothing further it could reasonably do. It also explained it was unable to provide a breakdown of why her credit score had decreased, and said it couldn't amend this, but gave several examples of why it may happen.

Following this Ms G contacted this Service and continued to dispute matters with Equifax. In summary she said:

- She was still unable to access her credit report online.
- Asked that a Notice of Correction (NOC) be re-added to an account showing with a company I'll refer to as H.
- Accounts showing with companies I'll refer to as O and S were inaccurate.
- Her credit score had decreased, based on inaccurate information on her credit file.

While the complaint was with this Service, Equifax issued a further final response letter in June 2025. Overall, it didn't think it had acted unfairly. It explained as Ms G had disputed the membership payment with her bank, it had restricted her online access but advised it could send a copy of her credit file by post. It also reiterated it had raised disputes with E, but as it had been unable to find an account for Ms G, with the details provided, there was nothing further it could reasonably do.

An Investigator here reviewed matters but didn't think Equifax had acted unfairly. In summary, they said Equifax had raised disputes with companies that were reporting information on Ms G's credit file, that she considered to be incorrect. But as Equifax wasn't given permission to amend the information there was nothing further it could reasonably do. Our Investigator also explained a NOC had been added to her credit file in relation to H. And while she couldn't access her report online, this was a result of Ms G disputing the charge

for membership with her bank, which meant access was taken away. Our Investigator didn't think this meant Equifax had acted unfairly and also hadn't seen evidence Equifax had calculated her credit score incorrectly.

Ms G didn't agree and also said our Investigator hadn't considered her complaints that:

- Equifax hadn't raised a dispute with a company I'll refer to as T or added a NOC to her credit file for this account.
- Equifax hasn't removed the NOC for the account with H, after previously asking it to be re-added (as mentioned above).

As no agreement has been 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 Ms G's complaints she raised with Equifax, up to the point it issued its final response letter on 10 June 2025. I say this because, as our Investigator explained, while the complaint has been with this Service Ms G has raised further concerns with this Service and Equifax. But these won't be considered as part of this decision as Equifax first needs the opportunity to address these concerns. This includes:

- Equifax hasn't removed the NOC for the account held with H, after it was re-added on 24 February 2025.
- Equifax hasn't raised a dispute with T or added a NOC to her credit file for this account.

Given it appears Ms G has since raised these concerns with Equifax, if it has responded, and Ms G remains unhappy, she can refer those matters to us separately.

I also want to explain I've read and taken into account of all the information provided by both parties, in reaching my decision. I say this as I'm aware I've summarised Ms G's complaint in considerably less detail than she has. 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 to reflect my informal role in deciding what a fair and reasonable outcome is. This also means I don't think it's necessary to get an answer, or provide my own answer, to every question raised unless I think it's relevant to the crux of the complaint.

Dispute raised with E

As our Investigator explained, Equifax don't own the data it reports on, this information is provided and owned by the data owners, such as lenders, third-party companies and other organisations. This also means the responsibility for reporting accurate information, rests with the data owners, rather than Equifax. However, Equifax must take steps to ensure information is accurate when a dispute is raised.

This means, when its customer contacts it, notifying it that information on their credit file isn't correct, we'd expect Equifax to take certain steps.

Equifax did that here, it contacted E when Ms G raised her concerns, asking whether it could update or remove the data. But here E didn't provide its consent for the information to be removed or amended – instead it requested Equifax ask Ms G a series of questions, which it did. Following this, I can't see Ms G responded to the questions but instead raised her concerns about this entry again. Equifax disputed it with E for a second time but received the same response. E also explained it couldn't locate an account for Ms G, using the address she'd provided.

At this point, there was nothing further Equifax could reasonably do, it had shared E's responses with Ms G and explained she'd need to contact E directly. It said it was unable to amend or remove the data, as it hadn't been provided the consent to do so. As such, I don't think Equifax has acted unfairly.

Dispute with O and S

Ms G also raised concerns about information on her credit file reported by O and S. Equifax reviewed this but couldn't see any accounts or information supplied by either company, so was unable to raise disputes. This seems reasonable, because having looked at Ms G's credit file I also can't see that either company was reporting information about her to Equifax and as such there was nothing for Equifax to do here.

Notice of Correction with H

Ms G previously requested a NOC be applied to her credit file in relation to an account she held with H. Equifax has said Ms G asked for this to be removed, which happened on 12 February 2025. However, shortly after, Ms G requested it be readded – which happened on 25 February 2025.

Following this, I haven't seen Ms G has asked for the NOC to be removed, before Equifax issued its final response in June 2025. As such, I can't say it's acted unfairly as a result – as it followed her request in removing and then readding the NOC, as I'd expect.

For completeness, I'm aware Ms G now says she has requested the NOC once again be removed, however as explained, this isn't a complaint she raised with Equifax before it issued its final response in June 2025. Up to this stage, I've only seen that Ms G asked Equifax to confirm the NOC had been added in February 2025, which as explained above had been done. As such, I've considered Ms G's complaint that she wanted confirmation the NOC was showing, within this decision. And as explained, as she'd not told Equifax, before it issued its final response, that she wants it removed again, I can't consider that here. However, should Ms G want this removed, she can contact Equifax and ask it to do so.

Access to credit report online

Equifax has said Ms G's access to her online membership was cancelled after she raised a chargeback with her bank. That seems reasonable as the membership she held incurred a cost and once she raised a chargeback, she was in effect saying she didn't wish to make that payment. As a result, it's reasonable her account with Equifax was deactivated and access removed.

Ms G has also said she is unable to access her credit score online – however, as explained above, because she cancelled her subscription payment with Equifax it's reasonable her account was deactivated, which also included access to a daily score upon log in.

As a result, Equifax's processes mean Ms G can now only access her credit file by post. It's not for this Service to tell a business the processes it must follow, but I note Equifax has provided Ms G a copy of her credit file by post, so this seems reasonable.

Credit score

Ms G has said Equifax's actions have meant her credit score has been reduced. I've explained above why I don't think Equifax has acted unfairly and as such any impact on her credit score isn't something I can hold it responsible for.

In any case, as our Investigator explained, lenders don't see Ms G's credit score as generated by Equifax, or other credit reference agencies. The credit score Ms G sees is simply a numeric representation of how Equifax think she'd be seen by lenders. Lenders then have their own criteria and although they do gather information from someone's credit report – such as the account the person has, and how they've been managed – it doesn't include the credit score. Instead, lenders use this information, along with information the applicant has provided to assess a credit application, using their own systems.

That means, Ms G's credit score alone wouldn't impact any applications she made, as it's Equifax's view rather than something potential lenders would rely on.

Taking everything into account I think Equifax has acted fairly here. It raised disputes with companies listed on Ms G's credit file, that she complained about. But as it wasn't given consent to remove or update these, there was nothing further it could reasonably do. It added a NOC to her credit file against the account with H, as I'd expect. While I understand she now wants this removed again, this isn't a complaint Equifax has responded to, so I've not considered it within this decision. And while access to her credit report online has been removed, that's not unreasonable, for the reasons explained above. As such, I won't be asking Equifax to do anything here.

My final decision

For the reasons I've set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 5 February 2026.

Victoria Cheyne
Ombudsman