

## The complaint

Mr H complains about how Equifax Limited handled a dispute he raised with it concerning information on his credit file

## What happened

Mr H contacted Equifax after he received notification from a third-party company, I'll refer to as S, that an account with a bank I'll refer to as C, had been added to his credit file.

Overall Equifax explained the only account with C on Mr H's credit file was a settled account from April 2025 – which for a period of time, wasn't showing. Unhappy, Mr H complained, saying Equifax had given contradictory explanations about the account with C, raising concerns about the accuracy of the data it held. He also said Equifax hadn't handled his complaint in the way it should, delaying matters.

Equifax reviewed matters and while it apologised for not logging Mr H's complaint when he'd first raised it, it didn't think it had made an error in reviewing the account with C. It explained it had checked his report and given probable explanations of why he'd received a notification from S and the account was temporarily removed.

As Mr H remained unhappy, he contacted this Service. An Investigator here reviewed matters but didn't think Equifax had acted unfairly. They said it started the process of raising a dispute with C, when Mr H asked it to. But as he didn't have any account details and ultimately, a new account with C wasn't on his credit file, there was nothing further it could reasonably do. They also considered while it hadn't raised a complaint for around ten days after Mr H had asked it to, it had apologised for this, which fairly resolved matters.

Mr H didn't agree, in summary saying Equifax had provided contradictory explanations for what had happened. He also didn't consider it had investigated the matter thoroughly to establish the cause of the issue, or ensured the accuracy of information it was reporting. Mr H also reiterated Equifax hadn't logged his complaint when it should.

Our Investigator didn't consider this changed their opinion, and explained this to Mr H. But as no agreement could be reached, the complaint was passed to me to decide. Mr H asked that I decide whether:

- Equifax's investigations met the regulatory standards expected
- Its explanations, which he considered to be contradictory, amounted to poor administration and failure to treat customers fairly
- Its failure to log a complaint was a breach of complaint handling rules
- If redress was appropriate for the distress and inconvenience he'd been caused.

## **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 explain, within this decision I can only consider the actions of Equifax, not those of the other organisations Mr H has mentioned, namely S and C.

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 Mr H's complaint in considerably less detail than he 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.

The regulator the Financial Conduct Authority (FCA) sets out the rules for our service to follow. These rules are set out in the Dispute Resolution: Complaints (DISP) Handbook.

DISP 3.6.1 says:

*The Ombudsman will determine a complaint by reference to what is, in his opinion, fair and reasonable in all the circumstances of the case.*

And DISP 3.6.4 says:

*In considering what is fair and reasonable in all the circumstances of the case, the Ombudsman will take into account:*

*(1) relevant:*

*(a) law and regulations;*

*(b) regulators' rules, guidance and standards;*

*(c) codes of practice; and*

*(2) (where appropriate) what he considers to have been good industry practice at the relevant time.*

The effect of these rules mean I'm required to take into account the information, laws and legislations Mr H has mentioned, but I'm not bound by them. This reflects our informal nature as an alternative to the courts. As such, we wouldn't routinely quote every law that could potentially apply.

And while I note Mr H has also raised his concerns about the way in which Equifax has handled his data, referring to certain laws and legislation, that isn't the role of this Service to decide. Should Mr H remain unhappy about Equifax's actions in this regard he'll need to raise his concerns with the Information Commissioners Office – which is the most suitable organisation to deal with this.

I should also explain, this Service is not the regulator, that's the role of the FCA. So while

Mr H considers Equifax should be required to follow certain processes, even if I found that Equifax had acted unfairly, I wouldn't be able to instruct it to change its processes as a result.

Firstly, I think it would be helpful to explain, 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 it is sent to the CRA in a data package for it to report. CRAs then report whatever information they have 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.

In this case, when Mr H raised his concerns, Equifax did as I'd expect and explained the process for S providing updates on his credit file. I don't think this was unreasonable, given he was unhappy about receiving a notification from S for an account he didn't recognise.

As this wasn't the answer Mr H was looking for, Equifax went on to explain it couldn't see a new account, with C, on his credit file and asked him for further information in which to raise a dispute. This also seems reasonable, given Equifax was unable to see the account Mr H referred to, it needed to ask for information in which to investigate and raise a dispute – which is a reasonable process to follow in situations such as this.

In this case, Equifax gave Mr H various explanations as to why the notification could have been sent and why the account with C was temporarily removed. I don't think that's unreasonable because, I haven't seen it was Equifax's actions that caused the notification or the removal, so I wouldn't expect it to know why this had happened. And as it doesn't own the data, I wouldn't necessarily expect it to be able to explain why the account with C was temporarily removed. So I don't think Mr H has been treated unfairly as a result.

So, rather than conflict with each other, I think the explanations it gave were reasonable and ultimately it isn't for Equifax to carry out the investigations Mr H considers it should. Namely to establish what had happened. And nor do I think it means there was an issue with Mr H's credit file, or that Equifax needed to investigate the matter more thoroughly.

Mr H also says Equifax failed to investigate and subsequently log his complaint, when it should have. As I've explained above, I think it's actions in relation to the concerns he raised were dealt with in the way I'd expect, so he's not been treated unfairly.

While Mr H considers Equifax didn't respond to his complaint within the timeframes set by the regulator, I don't agree. It initially worked to investigate his concerns, and it wasn't until 19 August 2025 that he asked it to: *"Record this as a dispute/complaint now"*. And subsequently issued its final response within eight weeks of this. I should also say, even if I found he'd raised a complaint at an earlier date, that wouldn't change the outcome here as ultimately Equifax issued a final response, and Mr H was able to refer the matter to this Service.

That said, I can see Equifax didn't log his complaint when Mr H first asked it to, so I think he was put to some inconvenience in having to ask it to do so again. But on this point, I think Equifax's apology for this fairly resolves matters, so I won't be asking it to take any further action.

Taking everything into account, I think Equifax has acted fairly. It looked into Mr H's concerns, but because it doesn't own the data and I haven't seen its action caused the

account with C to be removed and re-added, it couldn't give a definitive explanation for this. And while it took a little longer to log his complaint than it should have, it's apologised, which is fair. I haven't found this caused Mr H such inconvenience that financial compensation would be a fair outcome here. As such, I won't be asking Equifax to do anything here.

### **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 H to accept or reject my decision before 9 January 2026.

Victoria Cheyne  
**Ombudsman**