

The complaint

Mr M complains Equifax Limited was reporting incorrect information on his credit file.

What happened

Mr M held a credit card with a bank I'll refer to as L. In April 2025 a fraud attempt was unfortunately made on his card, so L replaced it.

In June 2025 Mr M became aware Equifax was reporting both cards on his credit file. The accounts showed as having been opened at the same time and both with a credit limit of £5,000. So Mr M contacted Equifax.

Equifax raised a dispute with L, but as it wasn't provided consent to update or remove the data by L, it said there was nothing further it could do.

Separately, Mr M contacted L who confirmed he only held one credit card and he says the information Equifax was reporting was incorrect. As a result, Mr M contacted Equifax to complain.

While Equifax was reviewing matters, Mr M noticed the original credit card he'd held with L had been removed from his credit file, around August 2025.

As Equifax didn't uphold Mr M's complaint he contacted this Service. Mr M remained unhappy with the way in which the matter was handled by Equifax, that the information it was reporting was incorrect and differed from other Credit Reference Agencies (CRA's). And that Equifax appeared not to have understood his complaint, referencing another issue that had already been resolved in its final response.

An Investigator here reviewed matters, but didn't think Equifax had acted unfairly. Overall they said Equifax had raised a dispute with L as expected, but it hadn't been given consent to update or remove the information. While they acknowledged Equifax could have provided a better overall service to Mr M, they didn't think this resulted in an unfair outcome.

Mr M didn't accept our Investigator's opinion – saying had Equifax shared with L the way it had interpreted Mr M's data, the error would have become apparent. He also reiterated that other CRA's were reporting the account correctly so the error must be as a result of Equifax's actions.

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.

Information on Mr M's credit file

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. 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 L in June 2025, the day after Mr M raised it, which seems reasonable. L initially responded and said the account had been deleted so there was nothing further Equifax needed to do.

I'm pleased to see however, Equifax responded to L the same day, as the account was still showing on its report. But L responded and asked that Mr M contact it directly, it didn't give consent for Equifax to update or remove the information. So there was nothing further Equifax could reasonably do. I can also see Equifax shared this response with Mr M, as I'd expect.

Mr M's credit file was later updated in August 2025 and the duplicate account with L removed. I'm aware Mr M says he was told by L the fault lay with Equifax, but I haven't seen anything to say that was the case. I've also not seen evidence of Equifax taking action to amend Mr M's credit file – which is as I'd expect as it wasn't given consent to do so. So while I appreciate it's frustrating for Mr M, because each party is blaming the other, I can only make a decision based on the evidence available to me. And having considered this, I haven't found Equifax has made an error here.

I can't say why other CRA's weren't reporting this information, but that alone doesn't mean Equifax has acted unfairly or made an error. It did what I'd expect here and raised a dispute with L, but it wasn't given the consent to update or remove the data – which it needed.

I'm also aware Mr M is concerned that Equifax's interpretation of the information impacted the outcome here, but I haven't seen that to be the case either. Equifax raised a dispute about Mr M's original credit card account still appearing as I'd expect it to do. And I can't hold Equifax responsible for the responses it received from L, which didn't give consent for the data to be amended.

As I haven't found Equifax has acted unfairly in the information it reported, it also means I can't hold it responsible for any impact that may have been caused to Mr M as a result.

Customer Service

It's disappointing to see Equifax didn't respond to Mr M when he contacted it in June and July 2025. At this point Mr M explained he remained dissatisfied with Equifax's previous response to his dispute, but it doesn't appear Equifax responded until August 2025. At which point Mr M's original credit card had been removed from his credit file.

That said, while it would have been helpful for Equifax to respond to Mr M's further emails, I don't think it would have resulted in a materially different outcome here. I say that because Equifax had already raised the dispute with L and as it hadn't given consent for the information to be removed there was nothing further it could do. So even had Equifax responded, it wouldn't have been able to take further steps in relation to the information

displayed on Mr M's credit file.

While Mr M is unhappy with Equifax's final response, as I've explained above, I think it's acted fairly. In relation to its complaint response, I think it addressed Mr M's complaint in the way I'd expect. The fact Mr M doesn't agree with the outcome doesn't mean it has acted unfairly. I appreciate it also addressed a separate account in its letter, but I can't conclude that by doing so has unfairly impacted Mr M or resulted in an unfair outcome here.

Taking everything into account, Equifax did as I'd expect here in relation to the information appearing on Mr M's credit file. But as it wasn't given the necessary consent by L, there was nothing further it could reasonably do. The fact the incorrect information was ultimately removed also doesn't mean Equifax made an error in its handling of matters. That said, I do think Equifax could have provided a better service to Mr M by responding to his emails. But as I've explained above, because I don't think that would have changed the overall outcome, I won't be asking Equifax to take any action here.

My final decision

For the reasons explained above, I do not 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 10 March 2026.

Victoria Cheyne
Ombudsman