

The complaint

Mr G complains Equifax Limited is reporting incorrect information on his credit file.

What happened

In October 2025 Mr G became aware Equifax was reporting two County Court Judgements (CCJs) on his credit file that he said didn't belong to him. He said he shared the first name with the individual who the CCJ's related to, but his surname was different.

As a result, Mr G contacted Equifax along with two other Credit Reference Agencies (CRAs). He said one CRA told him the CCJ wasn't appearing on his credit file and the other confirmed an error had occurred, meaning Mr G's details had been merged with the other individual.

Equifax initially requested a copy of Mr G's identification, and he provided his driving license. It then asked for a copy of his passport and birth certificate. Mr G said, as a result of his employment it would be difficult for him to provide this information, but confirmed he'd not used a previous name or alias and considered his driving license should be sufficient. He also explained his registered address was used by other individuals, but none that he was aware of under the name that was being reflected.

Equifax reviewed matters but said it was unable to do anything further and referred Mr G to the courts, saying it was unable to change the information without its authorisation as it was a public record.

As Mr G remained unhappy, he complained. Equifax reviewed matters but didn't think it had acted unfairly. It said only a court was able to change the record, so he'd need to contact it directly. And without a copy of Mr G's birth certificate and passport – which hadn't been provided - it was unable to update or remove the information from his credit file.

Mr G asked our Service to review matters and an Investigator did so. Overall they didn't think Equifax had acted unfairly. They said without a copy of Mr G's passport and birth certificate, Equifax was unable to conclude the other individual linked to Mr G's credit file should be removed. They later noted that while the surname was different, several matching identifiers were the same. And as such, they didn't think Equifax had acted unfairly in requesting the information it had.

Mr G didn't agree and considered an error could have occurred in Equifax's systems – as he says it had with the other CRA. He considered Equifax had simply denied an error on its systems and requested identification he didn't have. He also considered Equifax had breached several rules and regulations in ensuring the information it shared was accurate.

As no agreement could be 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've read and taken into account of all the information provided by both parties, in reaching my decision. 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 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.

I should explain, within this decision I can only consider the actions of Equifax, not those of the other organisations Mr G has mentioned including other CRAs. The fact those CRAs may have taken different actions to that of Equifax doesn't mean Equifax has made an error.

This Service is not the regulator, that's the role of the Financial Conduct Authority. So while Mr G considers Equifax should be required to follow certain processes, even if I found that Equifax had acted unfairly, I wouldn't instruct it to change its processes as a result.

It's also not the role of this Service to decide whether Equifax has complied with various data protection legislations he's referenced – that's the role of the Information Commissioner's Office (ICO). So should Mr G remain unhappy in that regard, he'll need to contact the ICO.

Mr G first contacted Equifax in October 2025, disputing two CCJ's that appeared on his credit file, under a different name. He explained another CRA had said this was due to a data matching error, caused by an incorrect alias link.

Equifax doesn'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. CRAs, 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 it must take reasonable steps to ensure it is accurate and investigate when a dispute is raised.

Equifax did that here, and asked Mr G for identification. I can see he provided a copy of his driving license; however Equifax later explained it needed further information, including his passport and birth certificate. That doesn't seem unreasonable given several other accounts on Mr G's credit file, with various lenders, have variations of the names on the CCJs, and the same date of birth. So it seems reasonable Equifax asked Mr G for further information in the way it did. I should also say, as explained above, this Service can't require a business to change its processes, but I can consider whether it acted fairly. And here, based on the information available, I think it did.

As Mr G hasn't provided a copy of his birth certificate and/or passport, Equifax was unable to complete its investigation and as such was unable to remove or update the CCJ records without the confirmation it required. I understand Mr G has recently said to this Service Equifax has requested ID he does not have. But prior to this I haven't seen he's told Equifax he doesn't hold this information, rather he's said it would be difficult for him to provide. So based on that, I can't say Equifax acted unfairly in requesting it. I should also say, Equifax has offered to look at this again, should Mr G provide his birth certificate and passport, which seems fair in the circumstances of the case.

I also wouldn't expect Equifax to investigate the validity of data, or update it, before reporting on it, to the extent Mr G has said. That's because if sufficient information matches to Mr G's credit report - which is what happened here - then there wouldn't be an expectation or need for Equifax to carry out a more detailed review. So I can't agree Equifax has acted unfairly in not doing so, because it doesn't own the data and hasn't been provided with the evidence it needs to investigate it further.

As such, another route for Mr G was to contact the courts directly, so I don't think Equifax was unreasonable in suggesting this. While as he's said, it's unlikely he'd be able to set aside the judgement if it doesn't relate to him. It would only be the courts that could address any issues in relation to this.

While Mr G considers Equifax should review its systems, that isn't something this Service can require it to do – particularly given it's not been provided the evidence it needs to complete its review. Each CRA has its own systems in place, that are independent of each other so even though another CRA considers the CCJs appeared due to an error that had occurred, that doesn't mean Equifax has done anything wrong or there was a problem with its systems.

Mr G has said as a result of the two CCJs appearing, he's had difficulties obtaining finance. In order to uphold this aspect of Mr G's complaint, I'd need to be satisfied an error solely made by Equifax caused the impact. But as I've not found Equifax has made an error here, I won't be asking it to compensate Mr G for any impact that's been caused.

Overall, I can appreciate this will come as a disappointment to Mr G, but based on everything I've seen, I can't agree Equifax has acted unfairly. It did what I'd expect and carried out a review of the data it held, but as it wasn't provided the information it needed to complete this, it wasn't able to update or review the information. I can see it's told Mr G that should he provide his birth certificate and passport it can look at matters again, which as I've explained seems reasonable. But based on the information it currently holds, I don't think its acted unfairly. As such, 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 G to accept or reject my decision before 29 April 2026.

Victoria Cheyne
Ombudsman