

## **The complaint**

Mrs C complains Equifax Limited merged her credit file with another person, causing information to be reflected incorrectly.

## **What happened**

In August 2025 Mrs C obtained a copy of her credit file via a third-party company I'll refer to as S. This showed a relative's personal data listed under financial associations, that Mrs C said she had no financial accounts with. Mrs C said S explained it obtained information from Equifax, so she contacted Equifax to complain.

Equifax acknowledged Mrs C's email, but as it didn't address her concerns, she called it a few days later. Equifax told Mrs C the financial association was no longer showing.

Equifax continued to review matters and explained the link had occurred as a result of an error in its data matching system. Which meant Mrs C's relative had been incorrectly matched to her credit file. It apologised for this, confirmed it had now separated the information and offered £50 for the trouble and upset this had caused.

As Mrs C remained unhappy, she contacted this Service. An Investigator here reviewed matters but said Equifax's offer of £50 was a fair resolution in the circumstances of the complaint. They said while Equifax had made an error, it had now resolved the issue, added a Notice of Disassociation (NOD), as they'd expect, and removed another address she was no longer associated with.

Mrs C didn't agree, saying while she'd not incurred any financial loss, Equifax's error had caused significant distress. In summary she said the incorrect information led her to believe her data had been used without her consent, causing relationship breakdowns. Mrs C said the impact was extremely upsetting and lasted for several months. As such she considered £300 was fairer compensation in the circumstances.

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 practice.

I should explain, within this decision I can only consider the actions of Equifax, not those of the third-party company Mrs C has mentioned, S.

I note Mrs C raised some concerns with Equifax about the way it handled her data. Based on what I've seen, it doesn't appear her data was appearing on her family member's credit file. Even if it was, it isn't the role of this Service to decide whether Equifax handled her data incorrectly. Should Mrs C remain unhappy about Equifax's actions in this regard she'll need

to raise her concerns with the Information Commissioners Office – which is the most suitable organisation to deal with this.

It's not in question an error has occurred in this case, Equifax has accepted that. As such, what I need to decide is whether Equifax acted fairly in resolving matters, and whether the compensation it's already offered was fair, or not.

Mrs C first contacted Equifax on 20 August 2025, raising her concerns that a family member was incorrectly showing as a financial association on her credit file. From what I can see, S also contacted Equifax on Mrs C's behalf a few days later. Equifax acknowledged Mrs C's contact and said it would review matters.

Mrs C then called Equifax on 29 August 2025, as she hadn't received its outcome. I don't think it's unreasonable Equifax hadn't resolved matters by this point – it needed time to investigate what had happened. So I can't say it's acted unfairly by not doing so sooner.

During this call Equifax explained the financial association wasn't showing on her Equifax file, but that it would go on to consider a dispute. While I acknowledge Mrs C says she could see the information on her credit file provided by S, Equifax don't have access to this information as it's a third-party organisation. So I don't think Equifax was unreasonable to rely on the information available to them – which I've seen didn't reflect the financial association she'd referenced.

When Equifax investigated, it seems it found Mrs C had a similar name and shared a previous address with a separate family member, so she'd been incorrectly linked to the person showing under the financial association on her credit file with S. Equifax did what I'd expect here and loaded a NOD, it also removed the linked address as she no longer had an association with it. Equifax also advised Mrs C to remove that address from her account with S and tried to obtain a revised copy of her credit file from S. Although S was unable to provide this information, that isn't something I can hold Equifax responsible for because, as explained, it is a separate organisation. So, taking all of this together, Equifax did what I'd expect here, so I can't say it acted unfairly in resolving matters.

While it took Equifax around six weeks to complete its investigation and take the appropriate action, I don't think that's unreasonable. That's because Equifax's own data didn't show the financial association Mrs C was shown by S, so it needed to look into what had happened. And once it had established this, it acted promptly and took the actions I'd expect, as set out above.

I was sorry to hear of the impact this situation has had on Mrs C. She's said this has had a significant impact on her family relationships and I can appreciate that would be particularly upsetting. However, I can only hold Equifax responsible for its actions – rather than those of others who may have been involved.

Equifax didn't proactively identify this issue – but that isn't something I'd necessarily expect it to do. That's because as explained, the financial association wasn't reflecting on its systems. And in any case as long as sufficient information matches the information Equifax is reporting on, as was the case here, I wouldn't expect it to carry out a more detailed review as Equifax wouldn't have the information necessary to do so. This means Equifax was unable to take any action until Mrs C notified it there was an issue. And once it became aware, it took the appropriate steps to resolve matters, as explained above.

I understand Mrs C considers she should get considerably more compensation, as a result of the impact this situation has had on her. However, taking everything into account I think £50 is broadly fair in the circumstances of this complaint. Overall, as explained, I agree this

would have been a stressful time for Mrs C, but I've seen nothing to say the error has caused financial loss or ongoing detriment that Equifax can be held responsible for. Once she made it aware of the issue it took the steps I'd expect to resolve matters, namely loading a NOD and removing the linked address. I've not seen enough to justify increasing the award above £50. As such, I require Equifax to pay Mrs C £50 to resolve this complaint.

**My final decision**

For the reasons explained above, I uphold this complaint and require Equifax Limited to pay Mrs C £50 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 8 May 2026.

Victoria Cheyne  
**Ombudsman**