

complaint

Mr H is unhappy with the level of customer service provided by Equifax Limited after they continued to contact him when he no longer required their services.

background

After noticing his credit score had lowered when using another credit reference agency. Mr H applied for an online subscription to Equifax. During his application, Mr H was asked to provide documents to prove his identity. He was unable to upload these successfully, and so sourced the information he needed on his credit score from elsewhere.

Following this, Equifax emailed Mr H, asking him to complete the registration process. Mr H contacted Equifax, explaining he no longer needed their service and asked for his subscription to be cancelled. Equifax replied and explained that the subscription was inactive, and so there wasn't anything to cancel. Mr H responded and again explained he didn't require any services from Equifax, and Equifax sent the same identical message to Mr H a few times, until he made a formal complaint.

Equifax explained in their final response letter that there was no active subscription to cancel, and that no further automated emails would be sent to Mr H.

Mr H was unhappy with this response. He wanted an explanation into why his documents didn't reach Equifax. He also wanted some compensation for the inconvenience caused when he had to go and get the information he needed from a different credit reference agency.

Our investigator was of the opinion that Equifax had not done anything wrong. He acknowledged there had been some confusion as to whether or not a subscription had been completed, and agreed the response given could have been clearer, but ultimately he felt Equifax had given Mr H the correct information.

Mr H didn't agree and so the complaint has been passed to me for review.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Equifax have let us know that when Mr H initially contacted them, there were no documents attached to his submission. This is why they replied and asked for them again. When they didn't receive anything, they sent a reminder and that is when Mr H asked for his application to be cancelled.

It's not clear to me why Mr H was unable to send his documents to Equifax successfully, but I can understand this must have been frustrating for him. I'm glad he was able to get the information he needed from elsewhere.

Having read all of the correspondence between Mr H and Equifax, I think a more tailored response could have been sent, rather than the same email being sent to Mr H multiple times. But even so, the information in this email was correct. A subscription was never created, and so there was never anything to cancel.

Because of this, I believe Equifax have provided the right information and so I won't be asking to make any payment of compensation.

my final decision

My final decision is that I do not 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 24 August 2019.

Danielle Padden
ombudsman