

## **complaint**

Mr R complains about various errors he says Equifax Limited has recorded on his credit file. And he says it's failed to acknowledge his complaint. He wants an explanation and compensation.

## **background**

Mr R told us he'd written two letters to Equifax on successive days in May 2018 about inaccurate entries on his credit file. One concerned an inaccurate entry relating to electoral roll information. The other related to an alleged outstanding balance on an account. He says Equifax hasn't replied to his complaints.

Equifax told us it had replied by email to the electoral roll query on 13 May 2018 and this had been sent to Mr R's online support account. It said whilst Mr R had updated his email address on his website account he had not done so on his support account. And it's this latter account which is used for correspondence.

Equifax accepted it had erroneously recorded the two complaints as duplicates and so didn't respond to the balance query matter separately. But it said the credit file was updated by 23 May to show a nil balance. It also said it provided evidence its credit file entry showed Mr R at his present address from 2017.

The investigator didn't recommend the complaint should be upheld. She said Equifax had admitted an error in administration had led to the first letter about the incorrect account balance not receiving a reply. But she said this had been rectified promptly. And Equifax had acted only upon the instruction received from the creditor. As she didn't think there'd been any financial or other impact she wouldn't be asking Equifax to do anything more.

She said she'd seen Equifax had replied by email to the second letter about the electoral roll entry. But it appeared it was sent to an email address which was no longer used by Mr R. She said Equifax had provided evidence to show it had recorded him as being on the electoral roll related to his new address since 2017 - although the exact date was not provided.

Mr R wasn't satisfied with this and thought the complaint hadn't been investigated properly. As it's not been possible to resolve the complaint an ombudsman has been asked to make a final decision.

## **my findings**

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

I'm sorry Mr R is dissatisfied with what he sees as an inadequate response both from this service and Equifax. And I can see he feels strongly about the matter.

My role is to make a decision which resolves the complaint in what I consider to be a fair and reasonable manner based on the evidence I've been given. My decision is also independent from any view that might have been expressed earlier. Whether I reach the same or a different conclusion is based only upon my individual assessment of the evidence.

And where evidence is incomplete or inconsistent - as some of it is here - I have to make any finding on a balance of probabilities.

The complaint regarding the incorrect balance shows that whilst Equifax made an error and didn't reply to Mr R's letter this didn't affect the situation adversely. The business which had reported the item updated its information to Equifax and the correct information was recorded from 23 May. It is in any event not the fault of Equifax if a business provides incorrect information - and it updated the account immediately upon receipt of the amended information.

The issue over the electoral roll is one where the evidence is incomplete and not altogether consistent. Mr R wrote to Equifax on 8 May 2018 and said he'd seen a copy of his credit report indicating he wasn't on the electoral roll. He told us he had been registered since early November 2017 at his new address - and that has been confirmed by other evidence.

Dealing with the issue of the alleged non-reply - I've seen evidence Equifax did reply - but to an email address to which Mr R no longer had access. Whilst it seems Equifax had recorded Mr R's new email address on its main system, the support email hadn't been updated. It's apparently the support system that is used for general correspondence. As this is a self-service account I can't find this is the fault of Equifax. In any event the email indicated Mr R was shown as on the electoral roll at his new address. So the fact that Mr R did not receive the email did not affect the entry itself. In those circumstances whilst I acknowledge he undoubtedly felt annoyed about the apparent lack of response - it didn't result in any financial detriment.

I can see Mr R and a previous investigator had a telephone conversation and Mr R was asked to provide a copy of the report he referred to in his letter to Equifax. Although he said in his response to the investigator's view he'd already proved this, I haven't seen anything recorded within our file. I accept Mr R interpreted what he saw on the document he was viewing as meaning he wasn't recorded on the electoral roll. But I can't say if that was a correct understanding or not - having not seen a copy myself. Nor do I know the date the document was produced. It is a possibility that there was a delay between Mr R changing from one electoral roll to another being recorded. But that's purely speculation on my part. And even if it was accurate it wouldn't have any affect on my decision.

What I have seen is two different credit reference agency reports *both* of which now show Mr R has having been on the electoral roll in 2017 at his new address. The Equifax report does not indicate the precise month in 2017 when this was recorded against his new address. But as the report shows him being on the electoral roll for many years up to 2017 at his previous address it does appear the record, read as a whole, probably indicates a continuous registration.

In summary, apart from the error in administration in not recognising a separate complaint I do not think Equifax has done anything wrong. And the issue to which that complaint related was cleared up quickly and was not caused by Equifax. As Equifax acknowledged that error and no detriment resulted from it, I don't think it's necessary to ask it to do anything else. And on a balance of probabilities I don't think Equifax made any error in its recording of Mr R's electoral roll status.

Whilst I've reached the same conclusion as the investigator and for similar reasons, this is solely due to the evidence. So whilst I know it will be disappointing to Mr R I am not upholding his complaint.

**my final decision**

For the reasons given above my final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 16 February 2019.

Stephen D. Ross  
**ombudsman**