

complaint

Mrs D complains that Equifax Limited has recorded incorrect details for her, and this is affecting her credit score.

background

Mrs D joined Equifax on 9 June 2014 to view her credit score. Her electoral role information was not included. Mrs D wrote to Equifax about this on 16 June 2014. She enclosed confirmation from the Council which detailed her registration. Equifax wrote to Mrs D on 18 June 2014 to tell her that it had updated its database to show that she had been included on the electoral role since May 2014.

On 5 August 2014, Mrs D contacted Equifax for a second time to say that she could not see her electoral registration on her credit file. It confirmed that this was because the information had been recorded within an online membership for an incorrect address. There should have been a letter after her house number, and this had been missing. Equifax updated Mrs D's details so they were correct.

Mrs D remained concerned at the entries on her credit file and brought a complaint to us to consider. The adjudicator contacted Equifax to discuss Mrs D's concerns. It allowed her to view a report free of charge online. This was available to view for 28 days. The adjudicator also asked Equifax to send a copy of Mrs D's credit report to her in case she had been unable to access it online.

The adjudicator did not however recommend that Mrs D's complaint to us should be upheld. She considered that Equifax had amended her credit file to show the correct information. The adjudicator was not persuaded that the missing electoral roll information had adversely affected Mrs D's credit score.

Mrs D is not happy to accept the adjudicator's recommendation. She says her credit file contains incorrect information. Mrs D has to pay to check it.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

I have to decide if Equifax has acted fairly and reasonably towards Mrs D. I find that it acted promptly in amending her credit file when she gave it details of her electoral registration. I appreciate that it had initially been recorded at an incorrect address for Mrs D. Equifax had however used the address details provided by Mrs D's creditors. The role of Equifax is to record information provided to it by creditors. It cannot change the information provided to it unless the creditors agree. As such, I do not find that it acted unreasonably in the fact that Mrs D's file initially contained incorrect address details for her. If Mrs D has continuing concerns about the details on her credit file, she should raise the matter with her creditors.

I have not seen anything which would suggest that the missing electoral information affected Mrs D's credit score. It was missing from her file for a relatively short period.

In conclusion, I am not persuaded that Equifax has acted unfairly or unreasonably in the way in which it has recorded details on Mrs D's credit file.

my final decision

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs D to accept or reject my decision before 30 April 2015.

My decision is that I do not uphold this complaint.

Rosemary Lloyd
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