

## **complaint**

Mr A complains that his credit file with Equifax Limited doesn't show him as being on the electoral roll at his stated address. He says this has affected his ability to obtain credit.

## **background**

Mr A says he moved into the address in question and then successfully applied to the local authority to be added to the electoral roll. Shortly after this, he noticed he wasn't being shown as on the electoral roll at the address on his credit file, so contacted Equifax. He also had applications for credit declined by two lenders.

Mr A has supplied a letter from his local authority, written to him at the address, confirming his application to be added to the electoral register was successful.

In its final response letter, Equifax said it cannot reflect Mr A's registration on his credit report because the address is not a residential property.

Our investigator found that Equifax hasn't done anything wrong as its source of address information doesn't show the address as being a residential one.

Mr A disagreed and asked for an ombudsman to review his complaint.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I agree with our investigator and will explain why.

To reach my decision, I've looked at whether Equifax's refusal to show Mr A as being on the electoral roll at that address is reasonable, given its usual process and what it knows about the address.

With regard to the electoral roll, Equifax's website says it obtains information from local authorities. But it also says the electoral roll detail, shown on a credit file, starts with the "*name of the residents*". So I think this means that the purpose of showing electoral roll information is to confirm that the consumer lives at the respective address. I think Equifax's website gives further indication of this purpose where it says:

### ***"How does the electoral register affect credit reports?***

*Lenders use the information from the electoral register to confirm your identity when you make an application for credit. The register shows your name and address and also how long you have been registered at that address, this provides an easy way to check both personal information and how stable you are in terms of residence."*

The letter Mr A supplied from his local authority says he's been added to the electoral roll. But Royal Mail doesn't list the address as residential. An internet search on the address

shows that it belongs to a mail box company which offers virtual addresses and physical boxes for mail delivery.

I've not seen that Mr A has provided any other evidence to Equifax indicating the address is residential. So, I think it's reasonable that Equifax isn't satisfied that the address Mr A has supplied is a residential address. And I think its website indicates that the electoral roll information it shows on individual credit files is supposed to be for residential addresses.

Given that Equifax isn't satisfied that the address Mr A has supplied is a residential address, I don't think it's done anything wrong.

**my final decision**

My decision is that I don't uphold Mr A's complaint against Equifax Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 6 July 2019.

Gavin Cook  
**ombudsman**