

complaint

Mr O complains that Equifax Limited haven't updated his address as he had asked them to.

background

Mr O says he tried to update his address as Equifax was holding inaccurate details. He sent a 'Certificate of Electoral Registration' to Equifax showing his full address, but they didn't update it.

Equifax have acknowledged his complaint and issued a final response. They looked into it as a concern about the electoral roll information it was holding. They explained the electoral roll information is stored and supplied by the local council and Equifax can't amend it unless they're authorised to do so by the council. They said Mr O's electoral roll information was showing on their system in line with the information supplied by the local council.

Mr O was unhappy with that response, so referred his complaint to us. One of our investigators looked into it. She said the address reported by Equifax was in line with the information contained in the certificate Mr O had provided. Mr O disagreed as the certificate has extra information included; these appear to be a village name and district.

Our investigator contacted Equifax again. They told her that while the electoral roll information is taken from the local council, the address information comes from the Royal Mail. Again, they said they're unable to change the information provided. Equifax confirmed the differences would have no effect on Mr O's credit score. Our investigator acknowledged to Mr O that some details were missing when compared to the certificate, but the main parts of the address – the house number, street, main town, county and post code were correct. She said that she didn't feel Equifax had made an error.

Mr O said Equifax should have made that clear sooner so asked for an ombudsman to review the complaint as they'd *'made him waste a lot of time'*. The complaint has been passed to me to 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 as an obligation to ensure information they hold about individuals is accurate. In this case, the address they hold for Mr O is sufficient to identify his records on the electoral roll and credit file information.

I note that Mr O would like Equifax to include further information in his address. But Equifax have told us that they draw their information from the Royal Mail post code database and they are unable to change it. I've checked the Royal Mail website and the details there match those shown on Equifax's system. I don't think it would be reasonable for me to tell Equifax to change the way they collect and record information about individual addresses.

Equifax have confirmed that the 'missing' information from Mr O's address won't have any impact on his credit file; prospective lenders will be able to see and report information accurately with the details held. Mr O hasn't given Equifax or this service us any indication of

difficulties obtaining credit as a result of his address details showing as they do. Based on this, I don't think the information Mr O feels is missing from his address is material.

Mr O has said Equifax should have been clearer when he first raised his complaint and he'd have saved time if they had. Equifax could perhaps, have explained more clearly where they draw the information from, but I'm satisfied they attempted to answer Mr O's initial concerns. They did ask Mr O if he could be more specific about what he was unhappy with. I've seen nothing to show that Mr O attempted to clarify his concerns other than by sending information he'd already provided.

Overall, while I know Mr O will be disappointed with my decision, I don't think Equifax have recorded his address incorrectly. For this reason, I don't think they've done anything wrong and I don't uphold his complaint.

my final decision

My final decision is that I don't uphold Mr O's complaint about Equifax Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 26 October 2018.

Richard Hale
ombudsman