complaint

Ms T complains that Equifax Limited recorded incorrect information on her credit file and this caused her to be refused credit and contacted by debt collection companies.

background

Ms T explains that a third party recorded an incorrect address link with Equifax. This caused her problems when she applied for credit and was refused. Ms T was also contacted by debt collection companies asking her to repay debts she didn't owe. Ms T said that this has caused her trouble and upset and Equifax should have done more to supress the information on her credit file.

Our adjudicator didn't recommend that the complaint should be upheld. She thought that Equifax hadn't done anything wrong, because as soon Ms T explained the situation it raised a dispute with the third party and the information was removed quickly following confirmation that it was wrong. Ms T didn't agree and said that Equifax should have taken steps to supress the information.

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 can appreciate that Ms T has been caused considerable trouble and upset by the inaccurate information recorded on her file. I know that she feels that no business is taking responsibility but I can only look at what Equifax has done.

When Ms T told Equifax about the problem, it went back to the third party to verify the information. Equifax only reports the information and it would be unreasonable to expect it to verify every single piece of data it gets. Equifax relied on the third party that the information was accurate. As soon as the third party confirmed that the information was incorrect Equifax took steps to remove it from Ms T's file.

Equifax has confirmed that it didn't provide Ms T's details to any debt collection agency and no searches were carried out for credit applications. In these circumstances I can't say that Equifax has done anything wrong or that the information held by Equifax was the cause of Ms T's problems.

my final decision

My final decision is that I don't uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Ms T to accept or reject my decision before 18 February 2016.

Emma Boothroyd
ombudsman