

The complaint

Mr W complains Equifax Limited failed to remove a Notice of Correction (NOC) when he first asked them to.

What happened

On 17 July 2023 Mr W asked Equifax to remove a NOC from his credit file – the NOC listed a large number of accounts. On 21 July 2023 Equifax replied but had misunderstood his request – they said they couldn't find some of the accounts Mr W had mentioned and couldn't change data for the one account they could see.

Mr W replied to Equifax the same day, and reiterated he wanted the NOC removed. And, having had no reply, on 26 July 2023 raised a complaint. Mr W received several more messages telling him the matter had been closed down, before a response to his complaint was issued on 31 July 2023.

In that response, Equifax said their agent had misread Mr W's initial contact on 17 July 2023. They said sorry for this, confirmed the NOC had now been removed, and offered him £20 compensation.

Unhappy with this, Mr W asked us to look into things, explaining Equifax's actions led to him not taking his asthma medication, and meant he had sleepless nights.

One of our Investigators considered things, but overall felt Equifax had done enough to put matters right.

Mr W didn't agree. He felt compensation of £300-£750 would be fairer due to the impact on him – which he reiterated was he had problems with his asthma. Mr W also said he wasn't happy with Equifax asking him to log on to their website, which he said wasn't secure. As Mr W didn't agree, the complaint's been passed to me to decide.

Mr W also provided some information from his solicitors, and said we needed to contact them. Our Investigator explained this appeared to relate to a different matter – which Mr W hasn't replied to. So, as I don't think it's relevant to this complaint, I won't mention it again.

What I've decided – and why

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

I've looked at Mr W's request on 17 July 2023. It's perfectly clear he's asking Equifax to remove the NOC. I'm not quite sure how Equifax's agent misunderstood what was being asked, but it's not in dispute they did.

The issue itself was fixed within two weeks – and in that time Equifax had also replied to Mr W's complaint and offered him £20 in compensation.

I realise Mr W has talked about this having a significant impact on him. And I was genuinely sorry to read how he felt about what'd happened.

But, my role is to step back and think carefully about whether Equifax have done enough to put matters right, or whether more compensation needs to be awarded.

Here, I think Equifax have done enough. I do appreciate Mr W had to send several emails before Equifax seemingly grasped what he was asking. And that is disappointing. Equifax have offered Mr W £20 compensation, which I think is a fair resolution to his complaint. The notes submitted by Equifax on 24 August 2023 show the compensation hasn't yet been paid.

My final decision

Equifax Limited have already offered £20 and I'm satisfied that's fair in all the circumstances.

So, my decision is Equifax Limited should pay Mr W £20.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 21 March 2024.

Jon Pearce
Ombudsman