

## **The complaint**

Mr H complains about the level of service he received from Equifax Limited.

## **What happened**

In 2023, Mr H discovered that the name of one of his lenders appeared incorrectly on his Equifax credit file. Mr H uses a third party business, I will refer to as C, to access his Equifax credit report.

C told Mr H that the lender would need to contact Equifax to make the necessary changes. But every time Mr H contacted Equifax, it had no record of receiving a letter from his lender.

Mr H says he found it difficult to speak with Equifax and was frequently either cut off or kept on hold for extended periods. Mr H wanted to apply for credit at the time and found the experience exhausting. He was unhappy that Equifax removed the account from his credit file without his permission.

Before the Financial Ombudsman became involved, Equifax offered to pay Mr H £25 to apologise. Our investigator thought that £100 compensation was more appropriate.

Mr H was initially unwilling to accept our investigator's recommendation asking instead that Equifax pay £150 compensation. Mr H then said he would accept £100 if the investigator's finding was published on our website. Our investigator explained that his recommended outcome would not be published, so Mr H asked to refer his complaint to an ombudsman to decide.

## **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.

Although I may not comment on each and every point that Mr H has raised, this doesn't mean I have not read and considered everything he's provided. This includes information which relates to the complaint he made to our service about the lender. This is not intended as a discourtesy – it simply reflects the informal nature of this service.

Equifax has explained the onboarding process for clients such as Mr H's lender. Each client has a client number which is registered with a client name. Mr H's lender initially registered as one name and then changed it slightly in June 2023 before updating it again in September 2023. So, I don't think Equifax made a mistake with the way it displayed the lender's name.

Equifax has also explained that when it raises a dispute about incorrectly displayed information – as it did for Mr H – it temporarily removes the data from the customer's credit file. So, although it was frustrating for Mr H to see that his account with the lender didn't always appear on his credit file, I agree with our investigator that this was not because Equifax made a mistake.

Where Equifax agrees that it let Mr H down is with the way it handled his queries about the lender's name. So, my decision focusses on whether the investigator's recommendation that Equifax pays £100 compensation goes far enough to put things right.

I understand Mr H spent longer than he should have had to dealing with Equifax. Some of the delays appear to be down to the lender but I agree that Equifax could have done a better job of explaining why the lender's name appeared as it did. If it had done so, it seems likely Mr H would not have felt the need to contact Equifax as often as he did. And he might not have been as concerned about the situation as he was.

Overall, I consider an award of £100 adequately reflects the inconvenience caused to Mr H when Equifax didn't always deal with this concerns in the best way. This amount falls within the range of award that the Financial Ombudsman might make where the mistake has taken a reasonable amount of effort to resolve.

I take on board the reasons why Mr H thinks £150 compensation is more appropriate. He says this is because of the length of time it took to resolve his concerns, unclear processes, failed opportunities to sort things out, Equifax's inability to track down a letter from the lender and a final response which failed to acknowledge its customer service failings. I don't seek to downplay the impact on Mr H but some of his concerns relate more to Equifax's handling of his complaint. Complaint handling is not generally a regulated activity which we can consider complaints about. So, although frustrating, I still think £100 fairly recognises the inconvenience and upset caused by Equifax's failings, particularly as the lender has also paid Mr H compensation for the problems resulting from the incorrect reporting of its name.

### **Putting things right**

Equifax should pay Mr H £100 compensation.

### **My final decision**

My final decision is that I uphold this complaint. In full and final settlement, I require Equifax Limited to put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 14 May 2024.

Gemma Bowen  
**Ombudsman**