

The complaint

Mr C complains Equifax Limited are including relatives' data on to his credit report.

What happened

Mr C checked his credit file in September 2023 and found his twin brother on his credit report. Mr C raised these issues with Equifax, but instead of resolving it – they removed all of his accounts. Mr C just wanted his credit report updated correctly.

Equifax said following the removal of Mr C's twin brothers' details, another relatives' details were incorrectly added to his credit report. They said they could see Mr C had contacted them multiple times about this. They added they'd managed to add Mr C's own accounts to his credit report and resolved issues regarding financial associates as well as linked addresses. But, despite loading a Notice of Disassociation, couldn't remove all of the third parties' details from Mr C's credit report. Equifax said the problem is in part because of the similarities in information – but in recognition of not being able to resolve things, offered Mr C £150 compensation.

Mr C told Equifax he wanted to accept the compensation, but also wanted our service to look into things – and listed out some accounts which were still on his credit report but weren't his. As part of our standard process, we asked Equifax for their file which they provided – and their notes say they've paid the £150 to Mr C.

One of our Investigators considered things. And, after a lengthy period of time going between Equifax and Mr C, ultimately decided Equifax were still reporting incorrect information on Mr C's credit report and needed to remove it. Our Investigator didn't award any further compensation, as he didn't think the issue was entirely Equifax's fault – and felt the £150 already paid was fair.

Mr C was happy with this outcome, as he said he wasn't interested in compensation, he just wanted his credit file properly updated. But, Equifax didn't reply to our Investigators outcome – and Mr C provided us with a recent credit report which showed his twin brothers details were still on the account.

I can also see Mr C has concerns that Equifax haven't recorded his middle name – which is the differentiating factor between him and his twin brother – on his credit report.

Given Equifax's lack of reply, the complaint's been passed to me 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.

As a starting point, I agree some of the issues here aren't entirely down to Equifax's systems. Mr C has a twin brother with the same first name, last name and date of birth. Although they may now live at different addresses, it seems at one point it would only be the

middle name / initial that would differentiate Mr C from his twin brother. So, I do accept this issue will cause some challenges for Equifax in trying to remedy the problem.

That said, they've accepted they have caused some errors here – such as removing all of Mr C's accounts when trying to fix things. I also think they could have done better when replying to Mr C – particularly given that, when providing their file of evidence to us, they said Mr C could try and use his middle initial more to resolve the problem. This is something they didn't say in response to Mr C's complaint.

Equifax paid Mr C £150 compensation to reflect this – and I'm satisfied that's fair – so I won't require them to pay any further compensation.

But, it's clear some of Mr C's twin brother's accounts still remain on Mr C's credit report. This is despite the middle initial of the twin brother being present. Our Investigator has had significant discussions with Equifax over this issue – so it's disappointing to find the incorrect information is still present after such a long time.

It's unclear why Equifax can't resolve this – mainly because they've not replied to us since 9 September 2024 despite several chasers. In the circumstances, the only possible outcome I can reach is to require Equifax to remove any accounts known not to belong to Mr C.

I understand Mr C is concerned his middle name / initial isn't showing on his credit report – as he says other credit reference agencies have it. But I'm not persuaded this is the reason for the problem – largely on the basis the middle name is showing on Mr C's account profile which Equifax have shown us in April 2024. If Mr C wants to, he can check whether his middle name is still showing and if it's not – then he can update it.

But, ultimately, my concern here is to try and ensure the data is correct – and I can't see any other solution than to uphold this case and direct Equifax to do so.

My final decision

For the reasons I've explained above I uphold this case and require Equifax Limited to remove any information which include the middle name or initial of Mr C's twin brother.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 19 December 2024.

Jon Pearce

Ombudsman