

The complaint

Mrs A complains that EQUIFAX LIMITED has repeatedly made errors on her credit report. And it has added a Notice of Correction (NOC), which she says has impacted her credit score.

What happened

Mrs A has experienced issues with Equifax reporting her name incorrectly in relation to the electoral role. Mrs A has brought a complaint to this service about this same issue previously. However, Mrs A says that again her details were showing incorrectly when she checked her credit report at the start of January 2023, and it took for her to raise the matter with Equifax before the matter was put right.

Mrs A also says that Equifax added a NOC to her credit file at the time. She says this negatively impacted on her credit score.

To put things right, Mrs A would like compensation.

Equifax agreed the information being reported about her was wrong – but it explained that it had a process in place where it would manually update Mrs A's information, which Mrs A was aware of – and it has done this. So, it didn't offer to pay Mrs A any further compensation relating to the issue.

An Investigator considered what both parties had said but they didn't uphold Mrs A's complaint. They explained that the correction to Mrs A's name had been done in a timely manner. And that they hadn't seen any evidence that the NOC had impacted Mrs A's credit score – or impacted her financially.

Mrs A didn't agree with the Investigator. She felt that the previous Investigator who looked at her historic complaint had said that if Equifax made this same mistake again, then she should receive an increase in compensation. Mrs A also provided evidence from her local council to show that it had provided Equifax with her electoral role information in December 2022 – and so she feels that Equifax had taken too long to update her credit file.

Because an agreement couldn't be reached, the complaint has been passed to me to decide on the matter.

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'll start by saying I have noted that Mrs A has referred a number of complaints to this service about Equifax. This decision relates to it not updating her electoral role information in December 2022. And that she feels the NOC negatively impacted her credit score.

Mrs A is aware that Equifax needs to make a manual adjustment to her credit report in relation to the electoral role information – this has been the subject of previous complaints and so I won't comment on that in much detail. This service doesn't have the power to force Equifax to change its systems. And while I accept it must be frustrating for Mrs A to see her name reported incorrectly each year when the electoral role information updates, Equifax has said that it would update Mrs A's information manually. Which I think is a fair resolution to the problem.

However, Mrs A feels that Equifax took too long to update her information – and it took for her to contact Equifax to put the information right. I can see Mrs A contacted Equifax on 2 January 2023 to ask for her information to be updated. Equifax said that when Mrs A contacted it was already in the process of making the amendments and the information was amended on 4 January 2023. I don't find this to be an unreasonable period of time for Equifax to make the adjustment.

Mrs A says she received evidence from her local council to suggest it updated Equifax with the electoral role data by 5 December 2022. And Mrs A feels that Equifax ought to have made the amendments sooner. Even with this in mind, I still don't find the length of time it took for Equifax to amend the credit report to be unreasonable.

I note that Mrs A has also stated that a previous Investigator said that a compensation award should be increased if problems with the information Equifax reported about her persists. I'm not bound by the actions of my colleagues. And in the circumstances of this case, I don't think further compensation is warranted. Mrs A was aware that Equifax would need to make manual changes to her credit report. It only received the update from her council in December 2022. And the change was made on 4 January 2023. I can also see from a previous complaint Mrs A made that this same issue arose – where the council made Equifax aware of the changes in December 2021, and Equifax made the amendment in January 2022. So, I think Mrs A was aware that this is the process Equifax were following when making the changes.

The inconvenience Mrs A has suffered here is from when she contacted Equifax to update the information. But she didn't need to contact Equifax, as it had already explained it had a system in place where it would do this for her manually. I don't find the inconvenience to be so much that it warrants compensation, and as I've explained, I don't find the length of time it took to make the amendment to be too long.

It doesn't automatically follow that Mrs A should get compensation every time Equifax makes the manual adjustment – unless that it isn't completed in a reasonable period of time. In this case, Equifax made the change at the start of January which I don't find to be unreasonable.

In relation to the NOC, I haven't seen any evidence that persuades me Mrs A's credit score was impacted by this. I accept that Equifax's website says it could be, but I haven't seen evidence to suggest it was, or that Mrs A herself was impacted. A credit score is only visible to Mrs A or anyone else she decides to share that with. It isn't viewable by lenders. I also haven't seen any evidence of Mrs A being declined for credit as a result of the NOC, so I can't fairly say that Mrs A has been caused a detriment here – or that Equifax needs to do anything to put things right.

My final decision

For the reasons set out above, I don't uphold Mrs A's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or

reject my decision before 9 January 2024.

Sophie Wilkinson
Ombudsman