

## **The complaint**

Mr and Mrs D complain that their names have been recorded wrongly by Equifax Limited in the financial associations part of their respective credit records.

## **What happened**

After taking out a joint loan with a bank (T) in October 2021 Mr and Mrs D noticed that their names appeared to have been reported incorrectly to Equifax and another credit reference agency (CRAs), in the financial associations part of their credit report. To put it simply Mr and Mrs D both have the same two last names, but not hyphenated. It appears that for Mr D the first of those names was put as an initial and for Mrs D's name, although her name was set out in full, a "rogue" extra initial appeared.

Mr and Mrs D reported this to Equifax, but it said it couldn't amend the record without the authority of T. And T had said that there were no errors in the information it supplied to Equifax. It offered to remove Mrs D's wrongly reported name from the credit record, though Mr and Mrs D say they didn't receive the email making the offer.

On referral to the Financial Ombudsman Service, our Investigator established that Equifax had offered to delete the financial association part of the credit report for Mrs D from the credit report. This related to T. However he could not say why the information appeared to have been recorded wrongly in the first place so could not uphold the complaint against Equifax. On the basis that Equifax was prepared to delete wrong names, he requested that Equifax and the other CRA delete all associations and incorrect reporting of the names, leaving only the correct names and correct associations related to Mr and Mrs D. This relates to the information recorded in respect of T. Equifax accepted that.

Mr and Mrs D were unhappy with this as they felt that T had supplied the incorrect information, so it should have consented to Equifax amending the record. They had suffered distress and inconvenience and had made a financial loss because the error had delayed their application for a remortgage causing them to pay a higher rate of interest.

The matter has been passed to me for further consideration.

## **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.

In this decision I have to decide whether Equifax was at fault. I'm satisfied that I have seen all the necessary evidence to make my decision.

Regrettably, no one has really been able to establish why Mr and Mrs D's names were recorded wrongly in the financial associations part of their credit records.. I can't account for the "rogue" initial appearing in Mrs D's name. However if the first part of Mr T's surname has been put as an initial so that it is regarded as his middle name it may not have been regarded as an error, but if his full name has been reported elsewhere on his credit report, I

can see that this might have caused some confusion.

Equifax offered to remove Mrs D's wrongly recorded name from the financial associations part of the record. In response to the investigator's view it is prepared to do this for Mr D as well. I think that is a fair and reasonable solution to the problem in so far as it concerns T. If Mr and Mrs D wish to accept this offer then they should contact Equifax directly (or ask the Investigator to do so on their behalf).

I am sorry that Mr and Mrs D have suffered distress and inconvenience and a delay in their mortgage application. However as I can't establish that Equifax was at fault I can't require it to pay compensation. Hopefully if it takes the action suggested the problem will not reoccur.

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs D to accept or reject my decision before 13 October 2023.

Ray Lawley  
**Ombudsman**