

## **The complaint**

Mr S is unhappy that Equifax Limited is displaying his electoral roll data incorrectly.

Mr S wants Equifax to amend the data.

## **What happened**

According to screenshots provided by Mr S, both Equifax and ClearScore showed Mr S either living at or on the electoral roll at his current address since 2021. However, Mr S has provided evidence from his local council that he didn't move to his current address until mid-2022. Mr S was also unhappy to see that his current address was also displayed as a previous address.

Mr S used an account with ClearScore to check his data. ClearScore isn't a credit reference agency but it gives customers access to the data that Equifax holds.

After Mr S complained to Equifax it said its records showed that Mr S was first registered on the electoral roll at his current address from August 2022 and that this was what potential lenders would see. Equifax suggested there may be a display issue with ClearScore which meant it had him registered for 2021 to 2022 and 2022 to 2023.

After considering Mr S's complaint, the investigator at this service thought Equifax's data was incorrect and should be amended. The investigator asked Equifax to amend Mr S's credit file and pay £100 compensation.

Equifax disagrees with the investigation outcome. It says its system was working as designed and that ClearScore doesn't return rolling register information. Equifax points out that ClearScore isn't a credit reference agency and lenders don't use ClearScore to carry out credit checks.

Equifax says that as we are now in a new electoral roll year, Mr S's ClearScore report would show as 2022 – 2023 for the full electoral roll entry.

## **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.

My understanding from Equifax is that because Mr S registered to vote around in mid-2022, a full electoral roll entry was loaded which meant it showed for 2021 and 2022. Equifax doesn't think that this was down to a mistake that it made. Equifax says that anybody checking Mr S's file would have seen him on the electoral roll from August 2022.

Mr S was understandably concerned that he appeared on the electoral roll at his current address for 2021 to 2022. Particularly as another business had chased him for payment of an outstanding bill that was due from the previous tenants at his current address. I take Equifax's point that ClearScore isn't a credit reference agency so wouldn't be used to carry out credit checks. But Mr S wasn't to know this at the time and the evidence that he's

provided shows that both Equifax and ClearScore showed him at his current address since 2021.

Although I appreciate that Equifax doesn't think it has done anything wrong, I agree with the investigator that it could have done more to assist Mr S rather than just passing him back to ClearScore and the council. I think the investigator's recommended compensation award of £100 is a fair way to put things right for Mr S.

Equifax has said that Mr S will now appear on the electoral roll at his current address for the period 2022 to 2023. If Mr S finds there is still an issue with the electoral roll dates, I recommend that he speaks to Equifax. Equifax should also make sure that it doesn't list Mr S's current address as a previous address.

### **Putting things right**

To put thing right, Equifax should:

- make sure that the electoral roll information it holds for Mr S reflects the fact that he has been on the electoral roll at his current address since 2022 and not 2021;
- remove any reference to Mr S's current address also being a previous address; and
- pay £100 compensation.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 10 August 2023.

Gemma Bowen  
**Ombudsman**