

The complaint

Mr S complains that EQUIFAX LIMITED are recording incorrect data about him in relation to his credit file.

What happened

When Mr S referred his complaint to this service, in summary he said:

- On 13 August 2022, two hard searches were viewable on his credit file which had been carried out by a lender I'll refer to as "C". Mr S referred to these hard searches as being "illegal".
- Mr S says that when checking his credit file, he noticed that the searches had disappeared.
- Mr S says that Equifax contacted C without his permission and deleted the hard searches from his credit file.
- Equifax denied and lied about if there were hard searches.
- On multiple occasions, Equifax didn't call him back
- Equifax caused severe damage to his credit file and concealed the information he was looking for and deleted it.
- Equifax provided him with poor customer service.

Mr S says the result of all this is that the cost of credit available to him has increased and he's wasted 100 hours of dealing with the complaint. To put things right, Mr S says he wants at least £5,000 compensation.

Looking at what's happened here, it appears Mr S wanted to apply for some credit with C. And for one reason or another, C searched Mr S's credit file twice – which left a footprint on his credit file in the form of two 'hard' searches. Equifax disputed these with C, and C confirmed both searches could be removed. But Mr S says that he couldn't view any of the searches from C on his credit report – and Equifax were deliberately hiding information from him.

Equifax responded to Mr S's complaint and upheld it in part. It paid him £50 for providing him with some incorrect information during a phone call. However, it confirmed that the reason the searches by C weren't showing on his credit report was because Mr S had more than 99 searches showing – and the viewable report can only show a maximum of 99 searches.

Unhappy with Equifax's response, Mr S asked this service to look into the matter. An Investigator considered what both parties has said, but they didn't uphold Mr S's complaint. The Investigator felt that Equifax's offer of £50 was fair and reasonable for the customer service issues.

Mr S didn't agree with the Investigator and reiterated that his complaint with Equifax is about the searches missing from his credit file. And he felt that his credit score was being impacted.

Essentially, an agreement couldn't be reached, and so 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.

Having considered everything, I won't be upholding Mr S's complaint.

In reaching my findings, I haven't commented on every point of concern Mr S has raised. I don't intend to offend him by not doing so or mean any disrespect in taking this approach. This reflects the informal nature of this service. Instead, I've focussed on the key issues I think I need to consider, in deciding on whether Equifax did anything wrong.

Mr S has said that *"The hard searches (after Equifax accidentally provided the evidence) is now not in dispute."* So I haven't gone on to consider this point further.

Mr S's complaint essentially now appears to stem from what searches are showing on his viewable credit report. Both Equifax and the Investigator have already explained to Mr S why some searches aren't viewable on his credit report and others not. This is because the credit report he can see online will only allow a maximum of 99 searches to be viewable on the report. Any searches beyond this number will likely still be recorded by Equifax on its database – but it simply can't record every single one of these over 99 on the credit report because it doesn't have the facility to do so. I don't think Equifax has done anything wrong here. And I'm satisfied with the explanation it has provided.

Based on what I've seen, I think it likely the searches not showing on Mr S's report are what are known as 'soft' searches. These are searches that have left a footprint on Mr S's credit report but aren't viewable to lenders. I have noted what Mr S has said that his credit worthiness has been impacted by searches not showing on his credit report, but I find this to be very unlikely. As I said, soft searches aren't viewable to lenders – so a lender wouldn't be able to see the soft search regardless of whether it was on a credit report or not.

Even if Equifax had deleted the searches as Mr S has at times suggested it had, I still wouldn't uphold this complaint on that basis. That's because the impact of Equifax deleting the search wouldn't likely have a negative effect on Mr S's credit worthiness – and I've seen no evidence to suggest that it has.

Taking everything into account, I haven't found that Equifax has done anything wrong.

I note that Equifax did uphold Mr S's complaint for some customer service issues he had. Based on what I've seen, I think this is a fair amount and in line with this service's general approach to distress and inconvenience awards. I won't be asking Equifax to increase this award.

My final decision

For the reasons set out above, I don't uphold Mr S's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 2 January 2024.

Sophie Wilkinson
Ombudsman