What's the Equifax complaints procedure?

We work hard to give you the best possible service. Sometimes, though, we don't get things right the first time. If you're not happy with the service you're receiving, please tell us so that we can put things right as soon as possible. We try to make it as easy as possible for you to share your concerns with us, and we want you to be happy with how we handle them.

Is it a complaint or query?

If you notice information on your Equifax Credit Report that you believe is inaccurate, you can contact us to have it investigated. It is important to distinguish between a formal Complaint and a Query (or dispute).

Query (Dispute):

If you are concerned about information on your credit report that was supplied by a third party, this is classified as a query or dispute. We will manage these directly with the data supplier on your behalf. You can find out how to raise your request by clicking here.

How and where to complain

If you are dissatisfied with an Equifax product or service, you can raise a complaint with us using one of the methods listed below.

Online

You can use your Equifax Online Help account to raise a complaint. You can login to your account here.

Phone

To speak to us and raise your concerns, please call 0800 014 2955* or 0333 321 4043**.
We are available Monday to Friday from 9am to 5pm (excluding Bank or Public Holidays) .

*Calls are free from UK landlines and mobiles.
**Calls from landlines and mobiles are normally included in bundled call packages, otherwise calls cost 12p per minute plus 21p set up fee from a BT landline. Other networks and mobiles may vary.

Email

You can email us at complaints@equifax.com.

Post

You can write to us at this address:

Customer Care Team Equifax
PO Box 10036
Leicester
LE3 4FS

If you are an existing customer, we'll be able to process your query quicker if you include your Equifax Credit Report reference number.

What happens next?

We aim to resolve complaints as soon as possible, but if we are unable to resolve your complaint within 5 working days of receipt, we will contact you to let you know. It is possible we may need further information from you, if this is the case we will contact you directly using the contact details we have on file. Once the investigation is completed we will contact you to confirm our findings.

If your complaint relates to how we have handled your personal data, you have the right to take your complaint to the Information Commissioner's Office, whose contact details you can find below.

If your complaint is about consent, in relation to our Open Banking services services we'll aim to respond in full within 15 days. If there are exceptional circumstances beyond our control we may take up to 35 days. If this is the case, we will write to you to let you know why we require this additional time.

If your complaint relates to anything else, the regulator allows us upto 56 days to resolve complaints. We will however always aim to ensure we resolve all concerns as soon as possible. If we are unable to resolve your complaint within this timeline, we will write to you to let you know why and when you can expect our final decision. At this point you will also have the right to take your complaint to the Financial Ombudsman service if you want and their contact details will be included in the email or letter we will send to you.

How to take your formal complaint further

Financial Ombudsman Service

If we've sent you our final response or it's been more than eight weeks since you made your complaint, you may be able to ask the Financial Ombudsman Service to investigate this for you. Its contact details are below.

Post

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Email

complaint.info@financial-ombudsman.org.uk

Website

http://www.financial-ombudsman.org.uk

Information Commissioner's office

Equifax has a dedicated Data Protection Officer (DPO) who can be contacted by email at UKDPO@equifax.com

You also have the right to lodge a complaint with the Information Commissioner's Office (ICO), which is the UK data protection regulator. More information can be found on the ICO website at https://ico.org.uk .