

# Complaints



Equifax works hard to give you the best possible service. We value your feedback and if you are not happy, please tell us so we can put things right. We aim to investigate complaints fully and efficiently to ensure a fair outcome is achieved. We take time to learn from the complains we receive so we can improve our service. Below, we included the data on the complaints reportable to the Financial Conduct Authority (FCA) from 01/03/2017, when Equifax received FCA authorisation, until 31/12/2021

Complaints reportable for 01/07/2021 to 31/12/2021

Product / service grouping	Number of complaints opened by volume of business							
	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Banking and credit cards	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	4,376	4,436	N/A	N/A	33	N/A

Complaints reportable for 01/01/2021 to 30/06/2021

Product / service grouping	Number of complaints opened by volume of business							
	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Banking and credit cards	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	5,745	5,341	N/A	N/A	32	N/A

Complaints reportable for 01/07/2020 to 31/12/2020

Product / service grouping	Number of complaints opened by volume of business							
	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Banking and credit cards	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	8,574	11,158	N/A	N/A	29	N/A

Complaints reportable for 01/01/2020 - 30/06/2020

Product / service grouping	Number of complaints opened by volume of business							
	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Banking and credit cards	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	9382	7472	N/A	N/A	23	N/A

Complaints reportable for 01/07/2019 - 31/12/2019

Product / service grouping	Number of complaints opened by volume of business							
	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Banking and credit cards	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	6606	6175	N/A	N/A	20	N/A

Complaints reportable for 01/01/2019 - 30/06/2019

Product / service grouping	Number of complaints opened by volume of business							
	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Banking and credit cards	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	6014	5944	N/A	N/A	21	N/A

Complaints reportable for 01/07/2018 - 31/12/2018

Product / service grouping	Number of complaints opened by volume of business							
	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Banking and credit cards	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	4996	4630	N/A	N/A	20	N/A

Complaints reportable for 01/01/2018 - 30/06/2018

Product / service grouping	Number of complaints opened by volume of business							
	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Banking and credit cards	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	6710	7362	N/A	N/A	35	N/A

Complaints reportable for 01/03/2017 - 31/12/2017

Product / service grouping	Number of complaints opened by volume of business							
	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Banking and credit cards	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	12063	10498	N/A	N/A	17	N/A