



Treasury Committee

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Mr Patricio Remon
Chief Executive
Equifax Limited
Capital House
25 Capel Street
London NW1 5DS

11th October 2017

Dear Mr Remon

I note that on 2 October, Equifax Inc. announced that it had completed a “forensic investigation” into the UK consumers affected by the cybersecurity incident announced on 7 September. The results were published on 10 October, and you disclosed in a press notice that 15.2 million “records” had been compromised, with almost 700,000 individuals having data such as phone numbers, passwords etc. compromised, and an unspecified number having date of birth data compromised.

I would be grateful if you could provide a more detailed analysis of the results of that investigation. This should include, but not necessarily be limited to, a list of all the data fields that have been compromised, and the number of individuals potentially affected in each case. In particular, it should include figures on how many individuals have had (a) credit or debit card details compromised, and (b) credit account information compromised, including information provided through data sharing schemes. It should also specify how many individuals had name and date of birth data compromised. No personal detail should be provided, and no person should be identifiable from the information you provide.

I would also be grateful to know:

- When did Equifax first become aware of the breach? When did it become aware that it included data on UK citizens? When did it inform the ICO and the FCA about the breach?
- What was the “process failure” that allowed data of UK consumers to pass from Equifax Limited to Equifax Inc, the US parent company between 2011 and 2016?
- On 15 September, Equifax stated that 400,000 UK residents had potentially been affected by the breach. Why was its initial estimate so much lower than the figures

published on 10 October? And can you provide assurances that data related to other UK citizens has not been compromised?

- Does the breach include information from electoral rolls purchased by Equifax? If so, has this information been compromised?
- Why has Equifax chosen not to contact, or offer any support, to individuals who have had name and date of birth data compromised?
- When do you expect the notification process to be complete?
- Can you confirm that the services you are offering to affected individuals offer no guarantee or insurance against identity theft, and provide no compensation in the event that an individual falls victim to identity theft?
- What compensation will Equifax be providing to individuals whose sensitive personal data has been breached, and who have thereby been put at a much higher risk of identity theft?
- What compensation will be paid to those who fall victim of fraud due to the information which ends up in the public domain due to the leak from Equifax?
- What are the data sharing arrangements between Equifax Limited and TDX Group; and is there a risk that data held by the latter may also form part of the breach?

Like many others, the Committee has been surprised by the scale of the data breach, and the length of time it has taken Equifax to notify those affected. It is particularly concerning that the breach occurred in a business that sells identity protection services, and is looking to take advantage of the commercial opportunities afforded by data sharing initiatives, such as Open Banking. The Committee will consider taking evidence from you in public, particularly if it does not receive a full and timely response to the questions above.

I would be grateful for a reply by 24 October. I will be placing this letter, and in due course your response, in the public domain.

Yours sincerely
Nicky

The Rt Hon. Nicky Morgan MP
Chair of the Treasury Committee