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**STATE OF WASHINGTON
KING COUNTY SUPERIOR COURT**

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| STATE OF WASHINGTON, <p style="text-align: center;">Plaintiff,</p> v. EQUIFAX, INC., <p style="text-align: center;">Defendant.</p> | | NO. COMPLAINT |
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I. INTRODUCTION

1.1 Plaintiff, State of Washington, by and through its attorneys Robert W. Ferguson, Attorney General, Shidon B. Aflatooni, and Tiffany L. Lee, Assistant Attorneys General, brings this action against Defendant Equifax, Inc. (“Defendant” or “Equifax”).

1.2 Equifax, a Georgia corporation, is one of the three largest American consumer credit reporting agencies. As a credit reporting agency, it holds the sensitive personal information, financial information, and credit history of hundreds of millions of Americans. In 2017, Equifax suffered a data breach that exposed the personal information of approximately 148 million consumers nationwide, including over three million Washington consumers. An investigation into the data breach revealed that Equifax failed to implement adequate data security safeguards necessary to protect consumers’ sensitive personal information, and misled consumers as to how it protects their most sensitive personal and financial information. Equifax’s failure to adequately safeguard consumers’ personal information is an unfair and

1 | deceptive act in violation of the Consumer Protection Act, RCW 19.86.

2 | **II. JURISDICTION AND VENUE**

3 | 2.1 Plaintiff files this Complaint and institutes these proceedings pursuant to the
4 | Consumer Protection Act (“CPA”), RCW 19.86. The Attorney General has statutory authority
5 | to commence this action pursuant to RCW 19.86.080 and RCW 19.86.140.

6 | 2.2 This Court has personal jurisdiction over Defendant pursuant to RCW 4.28.180,
7 | RCW 4.28.185, and RCW 19.86.160 because Defendant has engaged in the conduct set forth in
8 | this Complaint in King County and elsewhere in the State of Washington.

9 | 2.3 Venue is proper in King County pursuant to RCW 4.12.020 and 4.12.025, and
10 | Civil Rule 82 because Defendant transacts business in King County and engaged in the conduct
11 | set forth in this Complaint in King County and elsewhere in the State of Washington.

12 | **III. PARTIES**

13 | 3.1 Plaintiff is the State of Washington.

14 | 3.2 Defendant Equifax, Inc. is a Georgia corporation with its principal place of
15 | business at 1550 Peachtree Street NE, Atlanta, GA 30309.

16 | 3.3 Defendant is now, and has been at all times relevant to this lawsuit, engaged in
17 | trade or commerce within the meaning of RCW 19.86.020, including by compiling consumers’
18 | sensitive personal information, offering that information for sale in various forms, including
19 | credit reports, and accepting payment for the information.

20 | **IV. FACTS**

21 | 4.1 Equifax was founded in 1899 and is known as the oldest of the three largest
22 | American consumer credit reporting agencies.

23 | 4.2 Equifax, per its company profile, is a global information solutions company that
24 | uses unique data, innovative analytics, technology, and industry expertise to power organizations
25 | and individuals around the world by transforming knowledge into insights that help make more
26 | informed business and personal decisions.

1 4.3 Equifax collects, organizes, assimilates, and analyzes sensitive personal
2 information on more than 820 million consumers and more than 91 million businesses
3 worldwide.

4 4.4 Equifax's databases include employee data contributed from more than 7,100
5 employers.

6 4.5 Equifax markets and sells consumer credit and insurance reports and analytics to
7 business customers, including, but not limited to: retailers, healthcare organizations and
8 providers, insurance firms, government agencies, public utility providers, credit unions, and
9 banks and finance companies.

10 4.6 Consumer credit reports provide detailed information specific to a consumer's
11 life, including but not limited to:

- 12 a. Personal Information, such as: name, date of birth, current and past addresses,
13 name of current and past employers, and Social Security number;
- 14 b. Credit History, such as information concerning each account that a consumer
15 has opened with a credit card company, bank or other creditor in the last few
16 years; this includes information such as: date of account opening and closing,
17 credit limit or loan amount, monthly balance as of each statement date,
18 monthly payment history, and whether payments were made on time;
- 19 c. Credit Inquiry Information, which includes a record of anytime a consumer's
20 credit report is viewed by another party, such as a lender, credit card
21 company, service provider, landlord, or insurer;
- 22 d. Public Records, including bankruptcies, tax liens, and civil judgments; and
- 23 e. Personal Statement, also known as the section which allows a consumer to
24 explain any potential disparaging information contained within his or her file.

25 4.7 In the late 1990s, Equifax began offering services and tools to the consumer
26 sector consisting of credit monitoring and identity theft monitoring and prevention products.

1 persons acting or claiming to act for, on behalf of, or in active concert or participation with
2 Defendant, from continuing or engaging in the unlawful conduct complained of herein.

3 6.4 That the Court assess civil penalties, pursuant to RCW 19.86.140, of up to two
4 thousand dollars (\$2,000) per violation against the Defendant for each and every violation of
5 RCW 19.86.020 caused by the conduct complained of herein.

6 6.5 That the Court make such orders pursuant to RCW 19.86.080 as it deems
7 appropriate to provide for restitution to consumers of money or property acquired by the Defendant
8 as a result of the unlawful conduct complained of herein.

9 6.6 That the Court make such orders pursuant to RCW 19.86.080 to provide that
10 Plaintiff, State of Washington, recovers from Defendant the costs of this action, including
11 reasonable attorneys' fees.

12 6.7 For such other relief as the Court may deem just and proper.

13 DATED this 22nd day of July, 2019.

14 ROBERT W. FERGUSON
15 Attorney General

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