Financial Ombudsman Service

The complaint

Mr S complains that Transunion International UK Limited (TU) failed to record correct information on his credit file relating to his electoral roll registration. He wants the record corrected and compensation.

What happened

Mr S tells us that he's been trying to get his credit file amended and corrected for several years. He says that it doesn't accurately record the period of his electoral roll registration at his current address. And that this has led to him experiencing difficulties with accessing credit.

TU told us that the information it recorded was supplied by Mr S' local authority. And that it was received electronically and uploaded without manual input. It said the information provided by the local authority had included a gap in 2013/14 when it indicated that he was not registered. As Mr S had provided evidence to show he was registered to vote at this time the record had subsequently been amended. But TU accepted it hadn't been dealt with this as well as might've been expected and apologised for this.

Our investigator didn't recommend that the complaint should be upheld. He felt TU had corrected the error it made and had made an apology. As Mr S hadn't experienced any direct financial loss due to the error, he didn't think TU needed to do anything else.

Mr S didn't accept this outcome. As it's not been possible to resolve this complaint an ombudsman's been asked to make the final decision.

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.

I can understand that Mr S would be frustrated that it's taken a long period of time to get his credit file updated and corrected.

I'm aware that Mr S has made reference to complaints about the same issue to other businesses. So I want to make it clear that my decision relates only to TU. Our investigator has explained that if Mr S wishes to raise complaints against other credit reference agencies then he should do so with those individual businesses.

I understand that Mr S first raised a complaint against a business I'll call *"N"*, in 2017. This business was later acquired by TU but by this time it appears his original complaint with N had been closed as a result of insufficient evidence having been supplied.

Mr S brought his complaint to TU in January 2020.

Our investigator set out a timeline and details of what subsequently happened in his view letter of 26 May 2020. As both parties are aware of the contents, I'll not repeat it in detail.

Summarised, it explained the information with which TU had been provided by the relevant local authority. And what action TU had taken to update and correct Mr S' record when he supplied evidence of his continuous registration on the electoral roll.

This showed TU hadn't at first recognised (following Mr S providing the evidence) that there was a gap in the information recorded about registration data for 2013/14. TU then corrected this oversight and apologised in its final response letter (FRL) of 21 February 2020.

Not every error by a business requires financial compensation. Dependent upon the circumstances, including where no direct financial loss has been evidenced, a correction of the error and an apology may be a fair and reasonable resolution of the complaint. I believe that is the situation here. TU issued the FRL within the timeline we'd expect – in fact it took only four weeks of the eight week period allowed. And the FRL indicated that TU accepted its error and - along with an apology - had taken steps to correct it.

In summary, I find that TU recognised its error and took the required action to correct it and issue Mr S with an apology. I don't think it need to do anything else. Accordingly, I'm not upholding this complaint.

My final decision

For the reasons given above my final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 17 November 2020.

Stephen Ross
Ombudsman