

The complaint

Mr D complains that TransUnion International UK Limited trading as TransUnion Information Group isn't correctly reporting his electoral roll information.

What happened

Mr D registered on the electoral roll at his current address in February 2020. In March 2020 Mr D's local authority confirmed he was registered and that the information would be reported to the credit reference agencies.

In March 2021 Mr D complained to TransUnion as its app said he wasn't registered on the electoral roll. TransUnion responded and said the information it recorded was correct. TransUnion also sent Mr D a copy of his credit file.

The credit file said Mr D was recorded at his address from April 2020. The credit report also said "Annual Electoral Roll."

Mr D referred his complaint to our service and it was passed to an investigator. Last month, Mr D forwarded a screen shot showing TransUnion's app still said he isn't registered on the electoral roll. The investigator upheld Mr D's complaint and said TransUnion should amend its records to correctly report Mr D's registration on the electoral roll. They also asked TransUnion to pay Mr D £150 for the trouble and upset caused.

TransUnion asked to appeal but didn't say why. As TransUnion asked to appeal, Mr D's complaint has been passed to me to make a 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.

TransUnion sent Mr D a copy of his credit file that says he's been resident at his address since April 2020. However, Mr D has sent in a screen shot from TransUnion's app that was taken after it sent him a copy of his credit report. That says Mr D isn't registered on the electoral roll which may be impacting his credit score.

I'm satisfied there's a disparity between the information provided by the local authority and what Mr D sees when he looks at his TransUnion app. It's not clear whether Mr D's report is wrong or whether it's an issue with the app itself. But I think Mr D makes a reasonable point when he says the information reported by TransUnion doesn't appear to be correct. So to resolve this complaint, I agree with the investigator that TransUnion needs to take steps to update its records to correctly report Mr D's electoral roll status.

I'm also satisfied the situation has caused Mr D a degree of trouble and upset to Mr D. Our investigator recommended TransUnion pay him £150 to reflect that, and I agree that's a fair level of compensation that reflects the impact of the issues raised on Mr D. So I'm also going to tell TransUnion to pay Mr D £150 for the trouble and upset caused.

My final decision

My decision is that I uphold this complaint and direct TransUnion International UK Limited trading as TransUnion Information Group to amend its records to correctly record Mr D as being registered on the electoral roll from March 2020. TransUnion International UK Limited trading as TransUnion Information Group should also ensure its app details are in line with its credit report. In addition, I direct TransUnion Limited to pay Mr D £150.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 1 October 2021.

Marco Manente
Ombudsman