

## **The complaint**

Mr C complains TransUnion International UK Limited added an address to his credit file they shouldn't have and removed a Notice of Correction (NOC) which he didn't want.

## **What happened**

From the information I have it seems Mr C contacted TransUnion in November 2020 about the NOC – saying the NOC had disappeared from his file without him being told. He asked TransUnion to explain why they'd never added it or had removed it without getting his permission to do so.

I've then been provided with an email he sent TransUnion on 15 February 2021, where he again said they'd removed the NOC.

TransUnion did reply to this email, though they didn't acknowledge his concerns regarding the NOC. But Mr C raised a further issue in May 2021 which they did reply to. He contacted them, raising concerns about an address that'd been added to his credit file.

TransUnion explained as a credit reference agency (CRA) they receive the information they hold from many sources. They said the information is received electronically and is automatically updated to his credit report. They said their contracts with providers make it clear the information has to be accurate. But, looking at some information provided by a lender regarding the address he'd mentioned, they could see it was added on 31 July 2020. They said if Mr C had any further queries about why the lender has uploaded this address, he should get in touch with them directly. And, as they could see he didn't have any connection to the address, they removed it from his records.

By this time Mr C had already asked us to look into his complaint. In doing so, he shared a substantial amount of personal information. I'd like to thank Mr C for doing this, as it provides helpful context for his complaint. Out of respect for his privacy, I won't go into any more detail, but I will factor in what he's told us when thinking about the fairest way to resolve his complaint.

One of our Investigators questioned TransUnion on why they'd not replied to Mr C's contacts about the NOC. And, after waiting for a period of time without being given information she'd asked for, issued her outcome. She found TransUnion hadn't done enough to help Mr C, who was a vulnerable consumer, and awarded £250 compensation. She also said they should record a new NOC for Mr C – providing the wording was accurate, and not misleading or offensive.

Mr C asked for some clarification on a few points, which our Investigator provided.

TransUnion got in touch, and said the only complaint raised with them was about the linked address which they'd answered in May 2021. They said during the course of Mr C's complaint with our service we'd asked about other issues he'd raised. They said they thought it unfair we were addressing these points as they'd not been raised with them

before. They also said they'd not received a NOC request as part of the complaint. As such, they didn't agree with our Investigator.

Our Investigator explained she'd sent a copy of the email Mr C sent to TransUnion in February 2021, and in their response, they'd not said why they hadn't addressed the NOC issue. She added she didn't think it fair Mr C raised the issue in February 2021 and had this issue seemingly ignored. And, she pointed out she'd contacted them about this first on 9 August 2021 – so they'd had 12 weeks to find out why the NOC issue raised in February 2021 wasn't addressed. She reiterated the compensation was because she didn't think Mr C was provided with good service, and he was vulnerable. She still felt the £250, and adding the NOC, was fair.

TransUnion said while they respect Mr C's right to ask for a NOC, he's not engaged with their process, so they can't add what they've not received. They said they're happy to look at adding a NOC but need the wording.

Mr C provided this, but then TransUnion said it couldn't be applied because it didn't meet the criteria. Mr C asked for advice on this, which isn't something we can provide. So, our Investigator referred Mr C through to a charity who may be able to help. We've not heard back from him since about this specific point.

I'm aware Mr C has referred to another complaint he's got with our service, against a different financial business – but I can't see that case would affect this one. So, I've gone ahead and issued my outcome on this complaint.

### **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 think it's important to explain my role is only to look into the individual issues present in this complaint – I can't change how CRA's such as TransUnion work.

Here, I think it's appropriate to consider two issues – the recording of the incorrect address, and the NOC related concerns Mr C has raised.

#### *Incorrect address*

As I've mentioned above, I can see Mr C contacted TransUnion about this in May 2021. They replied to this point, saying the information had been provided by a lender – but they could see from their review the linked address shouldn't be linked. So, they removed it.

From what I've seen CRA's will receive data electronically, but that data isn't owned by them – it's owned by the lender. So, generally, they can't amend it without authorisation from the lender. But, in any case where a dispute is raised about information reported by a CRA, I'd expect them to investigate that.

Here, TransUnion have done exactly that – they've looked at Mr C's concerns, have said they were able to determine it shouldn't be applied to him without reference to the lender – and have removed it. Given that, I can't ask them to have done anything more.

#### *Recording the NOC*

Mr C told our service he'd repeatedly asked TransUnion to record a NOC on his credit file, because he wasn't happy with the information on there. As I've outlined above, our

Investigator agreed Mr C had contacted TransUnion about the NOC but hadn't replied to his requests on this.

TransUnion's response is something I find confusing. They've initially said they had no record of it – even though our Investigator shared with them an email from February 2021 that clearly shows they were contacted about the NOC. They've then said they couldn't have recorded the NOC, because Mr C hadn't engaged with their processes. But, I can't see how Mr C could engage with their processes if they don't engage with his request to add a NOC, and tell him what's required.

To be clear, I'm satisfied TransUnion were contacted by Mr C regarding the NOC on several occasions now. Mr C has provided a copy of a letter he says he sent to the CRA's CEO's in November 2020, but even if for some reason TransUnion didn't receive this – they clearly did receive the email in February 2021. It was addressed to them, and they replied to it.

So, I'm satisfied TransUnion were made aware of Mr C wanting to add a NOC – and failed to engage with him on that.

### *Summary*

I can see from Mr C's emails that he's incredibly frustrated and has real concerns over the accuracy of the data TransUnion are reporting. I think Mr C's concerns will have been exacerbated by TransUnion not replying to him regarding the NOC – and I do agree it's had an impact on him.

I can see our Investigator recommended £250 – and in the circumstances I think that's a fair way to put matters right.

I also think, once Mr C is able to provide an appropriately worded NOC, TransUnion should update this on to his credit file without delay.

### **Putting things right**

I require TransUnion to:

- Pay Mr C £250 compensation.
- Upon receipt of an appropriately worded NOC, update it to his credit file as soon as possible.

### **My final decision**

For the reasons I've explained above I uphold this complaint and require TransUnion International UK Limited to carry out the actions in the "Putting things right" section above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 26 April 2022.

Jon Pearce  
**Ombudsman**