

The complaint

Mr P complains that TransUnion International UK Limited (TransUnion) keep removing his electoral roll information from his credit report.

What happened

Mr P has had ongoing issues with his electoral roll information not showing on his credit report. In September 2018, Mr P complained about this issue, TransUnion upheld Mr P's complaint and awarded £50 in compensation. TransUnion also confirmed that Mr P's information was updated and he was back on the electoral register.

In February 2020, Mr P noticed his electoral roll information was yet again missing from his credit report and complained about the issue.

In March 2020, TransUnion issued a further response to Mr P. It explained that the information regarding Mr P's whole name provided by his local council wasn't the same as the name he supplied. It further added that this was the reason why Mr P's electoral roll information wasn't showing. Regardless of this, TransUnion explained it had updated Mr P's information and his name and registration dates were showing as it should for the electoral information.

Mr P referred his complaint to our service in April 2020, and explained that although the issue had been resolved, given the amount of times this had happened, he didn't believe the underlying problem had been rectified.

In March 2021, Mr P got in touch and explained his electoral roll information was again missing from his credit report. Mr P provided supporting screenshots at this point and said he wanted to pursue the complaint as the underlying issue didn't appear to be resolved. Mr P notified our service on 2 October 2021 that his electoral information had been removed from his credit file a further two times. He had been advised by TransUnion that he should get in touch with his local council to rectify this.

Additionally, Mr P says he experienced other issues such as not being able to access his credit report at times, for reasons unknown. However, when he used his full name to access the report, the electoral roll information was correct.

Our Investigator looked into Mr P's concerns, specifically at the issues which arose in March 2020 and March 2021 and issued multiple views to explain his position. Ultimately, within our Investigator's latest view he concluded he didn't feel that TransUnion was responsible for Mr P's electoral roll information missing from his credit file in March 2020 as the council didn't send Mr P's whole name formatted in the correct order. He stated the council's formatting meant it wasn't clear what name was his forename and what was his surname.

The Investigator did, however, state the council had already sent TransUnion Mr P's full name by March 2021 and formatted in the correct order. So, on this basis his electoral roll information should have appeared. In this instance, the Investigator didn't feel Mr P had

been materially inconvenienced and so didn't award compensation. Mr P had accepted this outcome, however, TransUnion stated it had not acted in error so requested for a decision. Therefore, the complaint has been passed to me to decide.

I issued my provisional decision setting out the below:

In support of its response in March 2020, TransUnion have sent us evidence it says it received from the council which shows the information reported regarding Mr P's name. In the records dated July 2019 to December 2019 Mr P's middle name appears to be missing. TransUnion had explained that the council's records didn't match the name Mr P provided and this was the reason why Mr P's electoral roll information was missing.

The council has provided us with evidence of its own records to demonstrate how they had recorded Mr P's name on their system. It appears from December 2019, Mr P's name was reported, but not in the correct order. Having thought about this, on balance, it's likely this may have caused issues with TransUnion's systems. And it's likely this may have been the reason why Mr P's electoral roll information wasn't showing on his credit report at this time.

However, from 1 December 2020, I can see from the records provided by the council that Mr P's name was reported correctly and in the correct order. The council confirmed this information would've been sent to TransUnion on 12 January 2021. So, I'm not persuaded by TransUnion's explanation that Mr P not being on the electoral roll from this point onwards, was due to his council supplying incorrect information.

In any event, even if I accept that the council provided TransUnion with Mr P's name incorrectly as it suggests, I'm not persuaded TransUnion haven't done anything wrong here.

I say this because TransUnion told Mr P in their letter of 27 March 2020 that they had corrected his name. So, it's unclear why Mr P found himself as not being registered on the electoral roll after. And it wasn't unreasonable for Mr P to think that the matter had been fixed following what TransUnion told him.

As explained, the council records show that Mr P's name was recorded correctly and in the correct format in December 2020, and this would've been provided to TransUnion in January 2021. It's not clear why Mr P continued to encounter issues beyond this point and TransUnion haven't offered an explanation regarding this. Mr P says he had to keep checking his credit file to see if his electoral roll information appeared and also spent some time contacting the council to make sure their data was correct. I understand this has caused him undue stress and worry as he was concerned of the impact this would have on him.

In April 2021, Mr P sent us a screenshot to show another main credit reference agency has reported his name and electoral information correctly. From what I know, this credit reference agency uses the same data source for electoral roll information – in Mr P's case, his council. I'd expect an error by the council in the way it reports a name to be reflected across all the credit reference agencies as it doesn't supply separate details to each one. So, this is a further reason why, on balance, I'm not persuaded this issue is related to the information provided by Mr P's council.

I note Mr P says he feels there is a lack of diversity and flexibility in TransUnion's systems – he stated that the system didn't accommodate any names like his own. I'm sorry to hear Mr P felt this way and I understand why the continual errors have caused such frustration. However, from looking at things, I think it's more likely that the system can recognise his

name, but unfortunately there have been errors made in showing Mr P's electoral roll information. So, I can understand why Mr P feels so strongly about what's happened.

On 4 November 2021, Mr P got in touch with us to let us know that he had changed his name via deed poll the week before. He says he notified the council and electoral services of this. Mr P explained that the electoral services advisor confirmed the changes would be reflected on 1 December 2021 onwards. I do sincerely hope that the matter is resolved given the ongoing issues Mr P has faced. If Mr P remains unhappy with things despite his name change, he can raise a new complaint for this to be looked into.

I have no doubt this matter caused Mr P inconvenience as he's spent a lot of time reviewing his electoral information and contacting various parties to have it corrected for a prolonged period. I also understand the amount of frustration this would've caused especially as he wasn't able to log in a on to the amount of £100 should be paid to reflect this.

Responses to my provisional decision

TransUnion didn't reply to confirm whether they accepted or rejected my provisional decision.

Mr P responded and said he did agree with the provisional decision but provided further points for consideration. I've summarised below what I consider to be the most relevant elements of his response:

- TransUnion's actions have forced him to change his name by deed poll.
- As a result of changing his name, a considerable amount of time and money has been involved in changing it with over 30 businesses and organisations.
- Mr P had this issue with another credit reference agency just once and they dealt with it promptly and with courtesy.

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 appreciate Mr P has told us that he has taken steps to change his name via deed poll and I can understand his frustrations. However, I don't think I can fairly hold TransUnion responsible for this or the follow up inconvenience it has caused. I say this because the decision to change his name is something Mr P decided to do himself and wasn't something that was recommended by TransUnion.

As explained in my provisional decision, Mr P was entitled to think the matter had been resolved in March 2020, so I don't think it was fair that he had to continue spending time checking his credit file and contacting various parties to confirm his name. I further added that Mr P didn't appear to be having this issue with another credit reference agency as per the screenshot sent to us in April 2021.

For the same reasons explained here and in my provisional decision, I'm still of the opinion that an award of £100 is a fair amount of compensation to pay.

My final decision

For reasons explained above, I uphold this complaint and I require TransUnion International UK Limited to pay Mr P £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 14 January 2022.

Leanne McEvoy
Ombudsman