

The complaint

Miss S complains that TransUnion International UK Limited recorded someone else's information on her credit file.

What happened

Miss S has told us that in 2020 she found an entry on her credit file that wasn't hers. The entry was for someone with the same name and recorded a default on Miss S' credit file.

Miss S checked with TransUnion and contacted the business (L) reporting the disputed entry. TransUnion took the step of suppressing the entry from Miss S' credit file so she could dispute it with L. TransUnion also contacted L.

TransUnion received a response from L in October 2020 that said an amendment had been made and would update shortly. But the entry reappeared on Miss S' credit file. And Miss S has told us she didn't hear back from TransUnion after raising her concerns.

Miss S says mortgage applications she made weren't successful so she took the step of checking her credit file again and found TransUnion was still reporting the disputed account on her credit file. Miss S complained to L and has provided a copy of a final response that confirms the entry in question isn't hers.

Miss S referred her complaint to this service and it was passed to an investigator. They upheld Miss S' complaint and said TransUnion should apply a disassociate between Miss S and the third party to ensure the entry is permanently removed from her credit file. The investigator also recommended that TransUnion pay Miss S £200 for the trouble and upset caused. TransUnion asked to appeal, so Miss 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.

I've looked at all the available information and can see L's final response from August 2021 confirms Miss S isn't its customer. L has suggested the account in question, which includes a default, was recorded against Miss S due to a linked address with the third party. L confirmed it's unable to amend or remove addresses that are linked by credit reference agencies and that Miss S should contact TransUnion to get it removed.

TransUnion says it was waiting for L to respond with instructions and that it closed Miss S' initial query after 28 days had passed. TransUnion says it also contacted L on Miss S' behalf and was told her case was being investigated. But, as I've noted above, L has since issued its own final response that confirms the account doesn't belong to Miss S.

I think TransUnion should've done more to help Miss S after she raised the issue. I understand TransUnion failed to get a response from L initially, but it should now have had

the opportunity to fully investigate Miss S' concerns and whether the account should remain on her credit file. And I'm satisfied L's response to Miss S' complaint shows she isn't its customer and that the entry shouldn't show on her credit file.

TransUnion's response to the investigator says the information is reported by L. But L says the entry doesn't belong to Miss S and she should contact TransUnion to remove it. I'm satisfied TransUnion needs to take steps to remove the disputed entry from Miss S' credit file. L says the entry in question is being recorded on Miss S' credit file due to an address link. And the investigator has recommended TransUnion apply a disassociation to Miss S' credit file so the entry doesn't reappear.

I'm satisfied the entry isn't Miss S' so TransUnion should take steps, including applying a disassociation to Miss S and the third party, to remove the entry permanently from her credit file.

I'm also satisfied communication should've been better in this case and that Miss S has been caused an unreasonable level of distress and inconvenience. As a result, I'm also going to tell TransUnion to pay Miss S £200 for the reflect the impact of the issues raised on her.

Putting things right

- TransUnion should apply a disassociation between Miss S and the third party and amend her credit file to ensure the disputed entry is permanently deleted from her credit file
- TransUnion should pay Miss S £200 for the distress and inconvenience caused.

My final decision

My decision is that I uphold Miss S' complaint and direct TransUnion International UK Limited to settle in line with the instructions above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 5 April 2022.

Marco Manente
Ombudsman