

The complaint

Mrs J has complained that TRANSUNION INTERNATIONAL UK LIMITED are reporting incorrect electoral roll information for her.

What happened

Mrs J found out TransUnion were reporting that she was not on the electoral roll. She disputed this with TransUnion in August 2021. They acknowledged her dispute and asked Mrs J to forward them confirmation of her electoral roll data from her council. Mrs J sent TransUnion written confirmation from her council, showing that she was registered on the electoral roll and had been for some years.

TransUnion didn't respond. Mrs J complained. TransUnion claimed not to get her complaint and pushed their response back. They asked Mrs J for another copy of the council's written confirmation, which she provided again. But TransUnion claimed not to have heard from her, and closed her complaint.

The case came to us. We gave TransUnion a complete copy of Mrs J's correspondence, including her completed complaint form and the local authority's confirmation. TransUnion claimed not to have received this even when we repeatedly re-sent it.

Our investigator upheld the complaint, proposing that TransUnion correct Mrs J's electoral roll data and pay her £150 compensation.

TransUnion didn't agree. They now say that not only did they never receive the council's written confirmation from Mrs J or our service, but that Mrs J never raised a dispute in the first place. The complaint's been passed to me to decide.

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 see that TransUnion are misreporting Mrs J's electoral roll information, as confirmed by her local authority. And I can see that both Mrs J and our service sent TransUnion the necessary confirmation from her council in order to get this fixed, repeatedly, and to the correct respective email addresses, going back to August 2021. I can see that TransUnion were receiving correspondence at these addresses, since they occasionally replied. I'm not sure what they hope to achieve by claiming that they never received anything.

For completeness, I'll attach another copy of the council's confirmation to this decision for TransUnion. But I'm satisfied that TransUnion got what they needed to in order to correct Mrs J's file back in August 2021 and several more times since. And yet over eight months on, they've still not put things right. This is very disappointing. It is wrong that TransUnion continue to knowingly report incorrect data for Mrs J. It follows that I require them to correct her file.

TransUnion said that they found it difficult dealing with local authorities, so they tended not to contact them. But, to be frank, that's something for TransUnion to sort out between themselves and the local authorities. It's not a problem for them to pass on to Mrs J.

TransUnion have given Mrs J very poor customer service here. They have ignored correspondence, repeatedly claimed not to have been sent things that were clearly sent properly, closed her complaint unfairly, delayed things, caused Mrs J to have to chase them, and so on. And they failed to address the underlying problem at all. Mrs J explained that she's not been impacted in getting credit, but it is clear that TransUnion have caused her some real trouble and upset in trying to get her file corrected. So TransUnion need to put that right too. I agree with our investigator that £150 compensation is fair in this case.

Putting things right

I direct TRANSUNION INTERNATIONAL UK LIMITED to:

- Get Mrs J's electoral roll data corrected, working with her local authority where needed; and to-
- Pay Mrs J £150 compensation

My final decision

For the reasons I've explained, I uphold Mrs J's complaint, and direct TRANSUNION INTERNATIONAL UK LIMITED to put things right in the way I set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs J to accept or reject my decision before 23 May 2022.

Adam Charles
Ombudsman