

The complaint

Mr S complains that TransUnion International UK Limited has made repeated errors with the information recorded about his electoral roll registration date on his credit file.

What happened

The background to this complaint and my initial conclusions were set out in my provisional decision. I said:

In January 2020 Mr S contacted TransUnion as the information concerning his electoral roll registration date was wrong on his credit file. TransUnion was reporting a date from 2014 but Mr S said he'd been on the electoral roll since 2002. Mr S complained about the issue and sent TransUnion evidence from his council that confirmed he has been registered on the electoral roll since 2002. TransUnion found it had a gap in the registration date on its systems between December 2013 and February 2014. TransUnion amended the information on Mr S' credit file and apologised for the mistake.

Mr S referred his complaint to this service and it was ultimately considered by an ombudsman who made a final decision. The ombudsman accepted TransUnion had made a mistake but thought the action it took to resolve the error and its apology was a fair way to resolve Mr S' complaint.

In October 2021 Mr S complained to TransUnion again as his electoral roll information was incorrect. TransUnion responded in November 2021 and said it was reporting the correct date, but Mr S has confirmed it's still wrong. TransUnion also said Mr S could enter a Notice of Correction on his credit file and offered to send him a copy of his credit report.

Mr S referred his complaint to this service and said the error still hadn't been fixed. The investigator upheld Mr S' complaint and said TransUnion should manually correct the mistake and take steps to ensure the issue doesn't reoccur. The investigator also said TransUnion should pay Mr S £300 for the distress and inconvenience caused. TransUnion didn't agree the compensation was fair and made a counter offer of £200. Mr S didn't accept and asked to appeal. As a result, Mr S' case has been passed to me to make a decision.

What I've provisionally 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 listened to a call Mr S recently had with a colleague at this service. Mr S has given us a detailed understanding of how the issues raised have impacted him. Mr S has also confirmed he's willing for me to share some of the information he's given us with TransUnion. I'd like to thank Mr S for his frankness and providing personal details about his mental health.

Mr S has explained that he suffers with serious mental health conditions including anxiety and Obsessive Compulsive Disorder (OCD). Mr S has told us it's very important to him that his electoral roll registration date is correct and errors trigger serious distress for him.

Despite previously raising the issue with TransUnion in 2020, when it accepted the 2014 date was wrong, it hasn't taken steps to fix the mistake. Mr S has also told us that he's taken the step of checking his credit report online daily to see whether his registration date has been fixed. I note Mr S has told us the repeated nature of this issue and TransUnion's more recent failure to acknowledge the error has made the situation much harder for him and caused ongoing and serious anxiety.

I've considered what Mr S has told us and I think it's clear that for him the issue raised is very important indeed. I'm satisfied the impact on Mr S is substantial, in part because of what he's told us about his mental health. I also think the failure to correct the data after Mr S raised the issue again last year has further impacted how Mr S feels. Any award I make needs to fairly acknowledge the impact on Mr S in the individual circumstances of his complaint.

As I've said above, this issue has occurred before and was subject to another ombudsman's decision in 2020. When Mr S first raised the issue in 2020 he supplied evidence from his council that confirmed he's been on the electoral roll since 2002, in line with TransUnion's request. And TransUnion said the issue came about due to a gap in the dates recorded on its systems. That case has already been decided by another ombudsman, but I'm satisfied the issues dealt with need to be acknowledged as general background even though they don't form part of my findings.

I've seen the letters from Mr S' council from 2020 that confirm his electoral roll registration date should be 2002. I'm satisfied TransUnion has the information on file to verify and report the correct date. I intend to tell TransUnion to take steps to ensure Mr S' electoral roll registration date on his credit file is corrected, in line with the evidence he supplied from his council.

The investigator recommended TransUnion pay Mr S £300 in recognition of the distress and inconvenience caused and a counter offer of £200 was made. But I'm not persuaded that either figure fairly reflects how seriously the issues raised have affected Mr S or the length of time they've gone on for. Based on the information I've seen so far and taking Mr S' circumstances into account, I intend to increase the award from £300 to £750. In my view, that figure more fairly reflects how the issues raised have impacted Mr S.

I invited both parties to respond with any additional comments or information they wanted me to consider before I made my final decision. Mr S responded to confirm he was willing to accept the settlement I reached in my provisional decision. Mr S sent further evidence to show electoral roll dates on his credit file. We didn't hear back from TransUnion with additional information.

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'd like that thank Mr S for his patience whilst we've been dealing with his case. I can see the issue continues to impact Mr S and that he's very concerned about further delays from TransUnion when trying to resolve his complaint. As TransUnion hasn't provided new information and Mr S has confirmed he's willing to accept, I'm going to proceed in line with the settlement I noted in my provisional decision. I still think that's the fairest way to resolve

Mr S' complaint, for the same reasons.

My final decision

My decision is that I uphold Mr S' complaint and direct TransUnion International UK Limited to settle as follows:

- Amend Mr S' credit file to correctly reflect his electoral roll registration date, in line with the letter provided by his council
- Pay Mr S £750 for the distress and inconvenience caused

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 19 April 2022.

Marco Manente
Ombudsman