

## **The complaint**

Mr J complains that TRANSUNION INTERNATIONAL UK LIMITED (TransUnion) didn't deal with his dispute, about a default incorrectly showing on his credit report, properly.

## **What happened**

Around August 2021, Mr J raised a dispute with TransUnion as he noticed a default was showing on his credit report.

TransUnion responded to Mr J telling him his dispute had been unsuccessful and the information would continue to show on his credit report.

Mr J was unhappy with this as he had spoken to the credit provider himself and they had told him it was a mistake and a default would be removed. So, Mr J brought his complaint to this service.

This service wrote to TransUnion on several occasions, beginning in December 2021, asking for it to provide a business file. As it didn't, in March 2022, our investigator issued findings on information we held, given to us by Mr J. In summary he said:

He wasn't able to tell if TransUnion had raised the dispute correctly with the credit provider, as it had failed to provide any information. In the absence of any evidence from TransUnion, but with the knowledge the credit provider had said the default was a mistake, he upheld Mr J's complaint and asked TransUnion to pay £150 for the trouble and upset it caused.

TransUnion responded saying it had never had any correspondence about this complaint and would like more details. After much back-and-forth, where the investigator showed the numerous times, he'd requested information about the case, TransUnion provided a response with screenshots of two disputes, which it says were raised on Mr J's account. It went on to say the credit provider had not provided it with the changes at the time and so it didn't think it had done anything wrong and disagreed with the investigator's recommendation of £150 compensation.

Our investigator still felt the complaint was one that should be upheld for the following reason:

The two screenshots provided are from July 2020, and July 2021 neither show any reference to either Mr J nor the credit provider, but both appear to have been upheld disputes. As he couldn't see the nature of the dispute, the investigator couldn't say for sure if they had been raised correctly. But if these disputes do relate to the default, Mr J was arguing shouldn't be there, it appears the disputes were not unsuccessful as TransUnion had told Mr J. And so, it should still pay Mr J £150 in compensation for the incorrect information it had given him and for its lack of action in correcting the file. TransUnion didn't respond to the investigator and so the matter has 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.

Having done so I will be upholding it and for broadly the same reasons as the investigator, so there's not much I can usefully add here, but I'll explain my thoughts.

TransUnion has been able to show screenshots of two disputes – it says relate to Mr J's account although I have seen no evidence they do. Nor have I seen evidence that they relate to the exact credit provider that Mr J's dispute was about. But they are from the times that Mr J has told us he has raised disputes. So, on balance I think its likely they are the disputes relating to Mr J's account.

From those screenshots the responses indicate the disputes were successful. The July 2020 one says:

*"Hi, Account deleted from the credit file. Thanks"*

The July 2021 one says:

*"Hi The customer needs to wait 30/60 days for auto update. Thanks"*

Based on this, and without any further explanation from TransUnion it appears the disputes were successful and Mr J's credit file would be amended. However, when TransUnion wrote to Mr J it said the dispute of July 2021 was unsuccessful and the information would remain on his file. This was incorrect and caused a great deal of upset to Mr J and so I think he should be compensated for the incorrect information it gave.

As far as I have seen the information on his credit file has since been updated by the credit provider. So, nothing needs to be done about this now.

## **Putting things right**

TransUnion should pay Mr J £150 for the upset and worry it caused him by providing incorrect information to him.

## **My final decision**

For the reasons set out above, my final decision is that I uphold Mr J's complaint about TRANSUNION INTERNATIONAL UK LIMITED. And I now require it to:

- Pay Mr J £150

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 28 June 2022.

Amber Mortimer  
**Ombudsman**