

## **The complaint**

Mr E complains about the address format used by TransUnion International UK Limited on his credit file.

## **What happened**

In November 2021 Mr E complained to TransUnion as the address format for his residence wasn't displayed correctly. Mr E obtained a Certificate of Residency from his local authority which showed the correct address format and forwarded it to TransUnion.

TransUnion said it had made the necessary changes but Mr E said the format was still wrong. Mr E referred his case to this service and it was passed to an investigator. They ultimately upheld Mr E's case and said TransUnion should update his address in line with the Certificate of Residency and pay Mr E £150 for the distress and inconvenience caused. TransUnion didn't agree to settle in line with the investigator's view, so Mr E's case 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.

Mr E has provided a copy of the Certificate of Residency as provided by his local authority. I'm satisfied that accurately confirms Mr E's address format. I can see from TransUnion's final response that it received evidence from Mr E's council confirming the correct address format. TransUnion's final response goes on to say it had made the necessary changes.

The issue here is that the address TransUnion updated to doesn't match the address in the Certificate of Residency. And Mr E is upset the address on his credit file remains inaccurate. I can see how important this issue is for Mr E and that ensuring his address is correct is a priority. I think TransUnion should've done more to ensure Mr E's address was amended so it was in line with the Certificate of Residency.

I'm satisfied the situation has been ongoing for too long and caused Mr E a reasonable level of distress and inconvenience. As a result, I'm also awarding £150 to reflect the impact of the issues raised on Mr E and the level of distress and inconvenience caused.

## **My final decision**

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

- Update Mr E's address so it matches the Certificate of Residency as provided by Mr E's local authority
- Pay Mr E £150 for the distress and inconvenience caused

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or

reject my decision before 4 July 2022.

Marco Manente  
**Ombudsman**