

## The complaint

Mr F has complained that TRANSUNION INTERNATIONAL UK LIMITED are recording his address incorrectly and refusing to correct it.

## What happened

In summary, Mr F reported that his address was incorrect. TransUnion have added an “a” onto the property number, and he says there is no “a”. He also originally wanted TransUnion to add a suite number, but now accepts this isn’t on the official version of his address. Mr F explained this hadn’t yet affected his credit, but he wants his file to be accurate.

TransUnion said they got the address data from Mr F’s local authority and the Royal Mail. They said they’d need evidence from Mr F’s local authority to authorise an address change, and they weren’t willing to contact them themselves as they’d found councils to be difficult to deal with. But Mr F pointed out he wasn’t registered with his local authority as he was not on the electoral roll or responsible for the council tax bill. And the Royal Mail’s public database did not list the “a” version of his property number as a valid address.

Our investigator tried to resolve things, but TransUnion declined to check they were holding the right data, or to correct it. So the complaint was passed to me to decide. I asked TransUnion for further information and gave them extended time, but they did not reply.

I sent Mr F and TransUnion a provisional decision on 18 May 2022, to explain why I thought the complaint should be upheld. In that decision, I said:

*Based on what I’ve seen so far, I think it’s most likely that TransUnion got things wrong here – I’ll explain why.*

*TransUnion say they’ve taken Mr F’s address directly from his local authority. But from what I understand, Mr F is not on the electoral roll and is not the person responsible for council tax at his property. So the local authority wouldn’t normally hold any address data for him. We asked TransUnion to give us a copy of the raw, unfiltered data they said they’d received from the council, but they declined to provide this. We also asked them to contact the council, inform them of this dispute, and ask for the most up-to-date correct address data. But they did not do this either. This is most concerning. TransUnion have a responsibility to report correct data and to raise disputes when the data is challenged. I do not find that they had any reasonable basis to refuse to help here.*

*TransUnion also say that the address they’ve registered is valid based off the Royal Mail’s private address database. We asked them for evidence of this, such as an extract or screenshot, but they didn’t provide this. And according to the Royal Mail’s public database, there is no “a” after Mr F’s property number, as he’s said.*

*So as things stand, TransUnion have not provided any objective evidence to substantiate that they're displaying the correct address for Mr F.*

*On the other hand, all the evidence I've seen so far strongly indicates that there should be no "a" on Mr F's property number. The other credit reference agencies and Mr F's creditors have his property number without the "a", and the Royal Mail's public database also only has his address without the "a". So the address TransUnion are listing does not appear to be valid, nor backed up by any other source.*

*So I currently think TransUnion need to correct Mr F's file by removing the extraneous "a" from his property number. If they wish to dispute this, they will need to provide the evidence I asked for, and before the deadline of this provisional decision.*

*When a business gets things wrong, we often tell them to pay compensation as well – to acknowledge their error and the impact it had. Thankfully, I understand that this issue has not affected any credit applications of Mr F's at present. But I think TransUnion have handled this issue poorly for him, which caused Mr F some real stress and inconvenience.*

*For example, TransUnion demanded Mr F provide evidence from his local authority when it doesn't look like it was possible for him to provide any, since he wasn't registered with his local authority. And they refused to contact his council themselves, which I find to have been unreasonable. If TransUnion find it difficult to correspond with Mr F's local authority, then that's something they should sort out themselves – it's not a problem they should pass onto Mr F. When a customer raises a dispute, I expect TransUnion to contact the data owner – and if that was the council here, then TransUnion should have contacted the council here. I do not find that they had a valid reason to refuse to help. TransUnion also provided conflicting information which confused things, such as about what Mr F's electoral roll status was. And they have not co-operated properly with our service, which delayed things even further. It has been quite a number of months now since Mr F started trying to sort this out, and TransUnion still have not fixed the problem. So I currently think they need to put all that right, too.*

### **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 said I'd consider any further evidence or arguments either side wanted to give me – so long as I received it by 15 June 2022.

TransUnion didn't add anything further.

Mr F explained he was pleased with the provisional decision, but wanted to point out that it appeared TransUnion were recording two different versions of his address. I understand his concern and acknowledge this. Per the provisional decision, TransUnion should make sure there is no duplicate address for Mr F.

Otherwise, neither side have sent me any materially new evidence or arguments. So having reconsidered the case, I've come to the same conclusion as before, and for the same reasons as set out in my provisional decision above.

### **Putting things right**

I direct TRANSUNION INTERNATIONAL UK LIMITED to:

- Correct the address on Mr F's credit file, working with his local authority or any other relevant stakeholders where needed. This will involve removing the "a" from the property number and making sure there is no duplicate address.
- Pay Mr F £200 compensation.

### **My final decision**

I uphold Mr F'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 Mr F to accept or reject my decision before 14 July 2022.

Adam Charles  
**Ombudsman**