

The complaint

Mr S is unhappy with how TransUnion International UK Limited has handled updating his credit file to show he is registered on the electoral roll.

What happened

On 24 January 2021 Mr S raised his concern that he was not appearing on the electoral roll and referred to the suggestion that his dispute had been successfully resolved in December 2020. TransUnion responded on 29 January 2021 to assure Mr S the changes had been made.

On 4 February 2021 Mr S queried why he was still not showing on the electoral roll. When TransUnion replied this time (on 5 February 2021) they apologised to Mr S for any confusion as it appeared a previous dispute to remove the wrong address from Mr S's credit file had caused confusion with Mr S's concerns that he was not appearing on the electoral roll. TransUnion explained that to update Mr S's details to show he was on the electoral roll they would need to see an email or scanned copy or photocopy from Mr S's local council to confirm his registration dates.

On the same day – 5 February 2021 – Mr S emailed his local council, who replied to Mr S on 9 February 2021. The local council confirmed to Mr S that he had been on the electoral roll since June 2017. Mr S forwarded the council's email to TransUnion on the same day.

On 22 February 2021 TransUnion emailed Mr S to say that after investigation they could confirm they were making arrangements for the '*disputed entry*' to be amended on Mr S's credit report.

TransUnion's notes on 29 June 2021 show they had recorded Mr S raising a dispute about the electoral roll and that they were awaiting evidence. And on 15 July 2021 their notes record that as no acceptable evidence was received from Mr S they were unable to progress things any further.

Mr S contacted TransUnion again on 19 November 2021 to say his credit file still didn't appear to show him registered on the electoral roll. And as he received no response from TransUnion he emailed them again on 22 February 2022 and at the same time enquired about TransUnion's complaint procedure.

TransUnion considered Mr S's complaint and approached their data team with Mr S's email from the local council to see if it would be acceptable to amend his details. After their data team amended Mr S's credit file, on 31 March 2022 TransUnion sent Mr S their final response about his complaint.

Mr S brought his complaint to our service on 31 March 2022 with a screenshot to show that his report was still not providing any information about him being on the electoral roll.

Our investigator reviewed what had happened and noted there was no evidence to support Mr S's credit file had been updated - they proposed TransUnion update Mr S's records and

pay him £100 to resolve matters. This prompted TransUnion to provide their own screenshots showing Mr S's electoral roll details had been updated on 31 March 2022.

TransUnion also said they'd not done anything wrong as they couldn't update Mr S's credit file without the appropriate evidence. TransUnion pointed out they had now updated Mr S's records and they disagreed with the £100 payment proposed by the investigator. And they said Mr S should have known that some of their emails related to the previous problem with a wrong address rather than the matter to do with reporting Mr S on the electoral roll – so any confusion here wasn't their fault.

Our investigator acknowledged Mr S's details had been updated, but concluded that TransUnion should still pay Mr S £100 to reflect the inconvenience the matter had caused him in sorting this out. TransUnion disagreed, but provided no further submissions.

As our investigator was unable to reach a resolution between the parties, the complaint has come 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 think Mr S's complaint should be upheld for broadly the same reasons as the investigator. The parties should note that while I've only included a summary of events above, I've considered all the available evidence and submissions.

It's not in dispute that Mr S's credit file with TransUnion was not reporting him on the electoral roll. Or that there was an earlier dispute about a wrong address. But it seems these two events have caused some confusion in the exchanges between Mr S and TransUnion.

That said, I think it's fair to say TransUnion were aware that Mr S was looking to have his electoral roll details updated on his credit file. And according to TransUnion's emails, they acknowledged to Mr S on 5 February 2021 the confusion between the two events, and explained to Mr M the previous issue about the wrong address had been dealt with successfully as the address was removed. So I think it's reasonable to say Mr S would have taken from this that the only matter outstanding now was the issue of reporting him on the electoral roll.

Mr S emailed TransUnion on 9 February 2021 with a copy of his local council's email confirming he'd been on the electoral roll since June 2017. It appears Mr S used the same TransUnion email address as he had done previously to communicate with TransUnion – so I think it's fair to say from this point TransUnion had an email confirming Mr S was on the electoral roll.

TransUnion suggest Mr S should have known their email to him on 22 February 2021 related to the earlier issue about the wrong address. But this email provided no detail of what the '*disputed entry*' was, and as I've already noted from TransUnion's email of 5 February 2021, I think it's fair to say Mr S could reasonably have assumed the earlier matter already resolved, so that the 22 February 2021 email was in reply to his concerns about the electoral roll information.

TransUnion provided screenshots of their logs and notes from 29 June 2021 and 15 July 2021 which would suggest these related to the matter of the electoral roll. But I can't see what prompted them to create these notes given Mr S's evidence is he last contacted TransUnion on 9 February 2021. I also think it likely that if there had been communications

with Mr S around the end of June 2021, Mr S would simply have re-sent his email from the council as evidence of being on the electoral roll (as he did later on).

Mr S further chased TransUnion in November 2021 and February 2022 as I've described above. And eventually TransUnion accepted the email Mr S had sent on 9 February 2021 to update his electoral roll information.

I think there are unclear points in the history of these events, but overall I have no reason to believe TransUnion did not have access to Mr S's email from the council sooner than they have alleged, or that they could not have acknowledged some of Mr S's emails sooner than they did to try and resolve the issue for Mr S earlier. Mr S raised and chased this matter with TransUnion on several occasions and it appears only when he made a complaint TransUnion sorted out the matter.

Mr S has not mentioned any particular financial loss caused to him because of this problem, so I therefore think the offer of £100 is fair in the circumstances of this case to recognise the inconvenience having to sort this out has had for Mr S.

Putting things right

TransUnion International UK Limited should pay Mr S £100.

My final decision

For the reasons above, I uphold this complaint and TransUnion International UK Limited should pay Mr S £100.

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

Kristina Mathews
Ombudsman