

## **The complaint**

Mr C complains TransUnion International UK Limited haven't updated his credit file when they should have.

## **What happened**

Mr C says since January 2021 he's been raising concerns about his credit score being affected due to TransUnion not recording him as on the Electoral Roll (ER) when he says he is. He said he'd raised multiple disputes, with some of those disputes being closed saying he hadn't provided proof of registration – when he had. Mr C also raised complaints, which he said TransUnion didn't reply to. So, he asked us to look into things in January 2022.

At this time, we asked TransUnion to respond to Mr C's complaint. He later came back to us on 23 March 2022, and said he'd not had a reply and wanted us to look into things. As the time TransUnion were allowed to look at the complaint had passed, we let them know we could start looking into the matter for him.

As part of this, we asked TransUnion for their file – and they provided a response they'd sent to Mr C after he'd asked us to look at things on 23 March 2022. In this response they said they'd written to Mr C on 7 March 2022, but he'd not replied with the evidence asked for – so they closed the complaint.

One of our Investigators looked into things and felt TransUnion hadn't acted fairly. He asked them to update the ER information and pay £100 compensation. As part of this, we provided TransUnion with the ER information Mr C had previously sent them back in April 2021.

TransUnion replied and said as we'd provided a copy of the ER information, they'd now amend that. TransUnion didn't agree to pay the £100 compensation. Because of that, the complaint's 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.

I've seen in the evidence provided by Mr C that he did give TransUnion the evidence they asked for to record him on the ER on 7 April 2021. I've also seen a copy of his credit file he produced in May 2022 for our Investigator, which showed TransUnion hadn't recorded him on the ER.

Based on the evidence I have Mr C was asking TransUnion to update him as showing on the ER on their systems for over a year. I think it could have been helpful if Mr C had provided a copy of the information again in March 2022 when TransUnion asked – but equally given this had been going on for a year and he'd already sent it, I can understand his frustration.

I think TransUnion were under the impression this issue was limited to when we contacted them initially back in January 2022 – so didn't think they'd done anything wrong because Mr C didn't engage with them as part of that complaint process. But the issue had been

going on for a long time as explained by our Investigator both in his formal outcome and in several follow up emails. I find it very disappointing TransUnion didn't properly consider the evidence clearly shared with them to bring this matter to a timely resolution.

Ultimately, I can see Mr C did give TransUnion what they needed back in April 2021, and he's had to contact them on several occasions since. TransUnion have now confirmed they're updating the ER – but given the timeframe and repeated failures of TransUnion to act fairly I do think £100 compensation is fair to recognise the impact on Mr C.

### **My final decision**

I uphold this complaint and require TransUnion International UK Limited to pay Mr C £100 compensation and update his ER information on their systems, so it shows on his credit file.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 15 September 2022.

Jon Pearce  
**Ombudsman**