

The complaint

Ms R complains Transunion International UK Limited have incorrect information on her credit file.

What happened

In September 2021, Ms R says she received a copy of her credit report from a company, who I'll refer to as "C". C show a consumer their credit information which is directly provided to them by Transunion.

Ms R's credit report didn't show her as being on the electoral roll at her current address. Ms R says she raised this with Transunion directly on 3 October 2021 and sent them a letter from her local council confirming her residency at her current home address in 2020/2021.

Transunion first responded to Ms R on 10 December 2021, confirming that information is supplied to them by other third parties such as local councils. So, they didn't uphold Ms R's complaint. Ms R responded and said she felt Transunion had ignored the information she previously supplied from her local council. Transunion then responded on 29 December 2021 asking Ms R to provide evidence from her local council or the court confirming her electoral roll information to another email address they have. Ms R responded the following day and was clearly frustrated with Transunion's request as she'd sent Transunion a copy of the letter from her local council before this request from them. Again, Ms R attached a copy of the letter she received from her local council.

Ms R sent Transunion another email on 12 January 2022 explaining that despite sending a copy of the letter from her local council, her dispute log with Transunion was showing that they were waiting for Ms R to send correspondence – although, it didn't specify what correspondence was needed.

On 20 January 2022, Transunion sent Ms R an email explaining that her dispute was unsuccessful and again said that the information displayed on her credit report is provided to them from various third parties, such as local councils. The email also set out that Ms R's dispute was likely unsuccessful for several reasons - one of them being that the supporting evidence they requested wasn't supplied to them. And it advised Ms R to contact them – although the email doesn't specify in what format they wanted Ms R to contact them.

Ms R replied to Transunion on 20 January 2022 and reiterated her concerns. Transunion responded on 7 February 2022 and said that after doing some investigation, they confirmed Ms R's electoral roll information had been changed and was showing as her current address from December 2021 to date. They also explained they needed Ms R to provide an email or a photocopy of a letter from her local council confirming her exact registration dates on the electoral roll. And that once they received this, they'd update their database.

Ms R remained unhappy with this as she said it took them five months to correct this error. Ms R also said Transunion didn't offer an explanation or an apology for her electoral roll information not showing correctly on her credit file.

Ms R says while Transunion have since updated her electoral roll information to show her current address, they've shown the address as being effective from 1 December 2021 – so Ms R's credit report says she's been on the electoral roll at her current address since this date. However, Ms R says this is incorrect as she's been living at her current address since February 2021. Transunion acknowledged that Ms R was registered at her current address in February 2021, but they said they publish their register on 1 December 2021.

Ms R also added she was notified by C that two searches from third-party insurance companies appeared on her credit file in March 2022. Ms R says she wasn't aware of these two searches and so, she raised this with Transunion. Upon receiving a copy of her credit file from C a week later, Ms R says she noticed the searches were removed. Ms R says she'd like to know why these searches have now been removed and why Transunion are reporting incorrect information. Transunion say they raised both searches with the third parties – one party didn't respond within the timeframe Transunion set, so Transunion were able to delete the search. With the other search, the third party authorised Transunion to remove the search from Ms R's credit file.

Our Investigator looked into Ms R's concerns. She said Ms R had provided Transunion with information from her council in September 2021. However, Transunion didn't set up a query until 27 December 2021 and they then subsequently closed the query a few days later without reviewing the information Ms R sent them. Our Investigator also asked Transunion to provide her with information to show what they received from Ms R's council, but they didn't provide this. Overall, our Investigator felt Ms R had suffered a lot of inconvenience in trying to resolve this issue and there are still some unanswered questions which Transunion haven't provided the necessary information for. So, our Investigator recommended they pay Ms R £200 compensation.

Transunion didn't respond. However, Ms R did and agreed with the £200 compensation. In this same email, Ms R also provided information from her credit report created on 20 May 2022. Under the heading 'addresses' it shows her being at her current and previous address from 1 March 2021, which Ms R says is incorrect. Then, under the heading 'electoral roll' it still shows Ms R as being registered at her current address from 1 December 2021 which Ms R has said is wrong as she's been at this address since February 2021. And that she provided Transunion with information from her council confirming this. So, the complaint has been passed to me to decide.

I issued a provisional decision setting out the below:

Electoral roll information

It seems from what Ms R has told us that her electoral roll information was appearing incorrectly and wasn't showing her current address. Ms R's electoral roll information was then updated, after a bit of back and forth between Ms R and Transunion, but the date of her being recorded at this address is wrong. It shows December 2021 even though Ms R has been residing at this address since February 2021.

I can see Ms R first contacted Transunion about her electoral roll information being incorrect in October 2021 and in her email, she attached a letter from her local authority confirming Ms R is on the register of electors for 2020/2021. But it doesn't provide any other information such as the specific date Ms R is registered as being on the electoral roll at her current address.

Transunion first responded to Ms R's concerns on 10 December 2021. But this email didn't explain to Ms R why the letter she provided from her local council confirming she was on the register of electors for 2020/2021 wasn't sufficient evidence to update her electoral roll

information on her credit file.

Transunion's next email to Ms R was on 29 December 2021 where they said they needed supporting evidence – such as confirmation from Ms R's local authority or the court. In this same email, Transunion ask Ms R to send it to another email address of theirs. However, Ms R had already provided Transunion with the letter from her local council in October 2021. So understandably, Ms R got frustrated. Ms R responded to this email explaining to Transunion that this information had already been supplied, but I can't see Ms R sent it to the email address Transunion specified in their email of 29 December 2021. Nonetheless, even though Ms R didn't send the letter to the email address Transunion asked her to, I think it's fair to suggest Transunion had confirmation of Ms R's current address for the electoral roll when she first supplied them with the letter from her local council in October 2021. So, it's not clear from Transunion's email of 29 December 2021, why this wasn't sufficient to update Ms R's electoral roll information to her current address in October 2021.

On 20 January 2022, Transunion say they closed Ms R's dispute as she didn't provide them with acceptable evidence within the timeframe they set out. But again, Transunion didn't explain why the letter Ms R had sent them in October 2021 wasn't sufficient evidence to update her electoral roll information for her current address.

Overall then, from looking at Transunion's emails of 10 December 2021, 29 December 2021 and 20 January 2022, I don't think Transunion clearly explained to Ms R why the letter from her local council that she provided when she first complained to them in October 2021 wasn't sufficient evidence to show she was residing at her current address. So understandably, it was frustrating for Ms R to continuously be told she hadn't provided them with the right evidence, when, at face value, she had because she wasn't being told why the letter she'd provided when she first complained to Transunion in October 2021 wasn't sufficient evidence.

Transunion then sent Ms R a further email on 7 February 2022 confirming they needed to see a letter from her local council confirming her exact registration dates. Ms R has provided us with an email dated 24 February 2022 from her local council and this confirmed Ms R was registered at her current address from February 2021. The email then goes on to explain this change was included in the April 2021 updates to Transunion where it would have shown Ms R being added to her current address and deleted from her previous address. So, it's not clear to me why Ms R's electoral roll information wasn't updated to show her current address when Ms R's local council provided this information to them in April 2021. In addition to this, while Ms R's electoral roll information now shows her current address, it's not showing the correct dates – it shows her as being at her current address from December 2021 to date. But Ms R has provided information showing she registered at her current address from February 2021. So, I think it's fair for Transunion to update the date that Ms R has been at her current address for the electoral roll to February 2021.

Searches appearing on Ms R's credit file

I note Ms R has some concerns with searches appearing on her credit file that she had no knowledge of. It appears Transunion were able to remove two of the searches but there are still many others that are appearing. I explained to Ms R that she'll need to raise the other searches she's disputing with Transunion as they'll need an opportunity to respond to these. Ms R was happy with my explanation and explained that thankfully, these are soft searches so, shouldn't have any detriment to her.

Linked addresses

Ms R also said there's an issue with the linked addresses section of her credit file – it shows

her previous and current address as linked addresses to her which is correct, but the date alongside both addresses is 1 March 2021. I queried this with Transunion and they explained that this doesn't reflect the date Ms R lived at the addresses, but instead, was when Ms R updated her credit file with other data sources – which could be institutes like banks or financial businesses. Ms R says while she registered herself for electoral roll purposes at her previous address, that she never changed her address for other purposes or financial records.

In any case, as I explained to Ms R, Transunion can't determine what data sources updated Ms R's address links and they don't appear to be the party responsible for this information. However, the date doesn't reflect the time Ms R has resided at each address, so I don't think there's any detriment here.

Summary

In summary, I don't think Transunion clearly explained to Ms R why the original letter she provided them with from her local council in October 2021 wasn't sufficient enough to update her address details for the electoral roll purposes. Transunion also haven't provided Ms R with any information about why they were then able to change her address to her current one.

Additionally, Ms R has spent a lot of time trying to resolve this issue and I can understand the worry Ms R was caused when she saw her address for electoral roll purposes was incorrect. So, I currently think Transunion should pay Ms R £200 compensation for the worry and inconvenience caused.

Although Ms R's address is correct for the electoral roll, the email Ms R provided to Transunion from her local council on 24 February 2022 confirms she's lived at her current address since February 2021. So, I currently think it's fair for me to recommend Transunion update the date for Ms R's current address on the electoral roll to show 'February 2021 to date' instead of 'December 2021 to date.'

Putting things right

I'm minded to direct Transunion to:

- *Update Ms R's electoral roll information to show as her being at her current address from February 2021 to date.*
- *Pay Ms R £200 compensation.*

Ms R responded and accepted my provisional decision. Transunion also accepted my provisional decision and explained they were arranging to update Ms R's electoral roll information to show her being at her current address from February 2021.

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.

As both parties have accepted my provisional decision, I see no reason to depart from this.

Putting things right

I require Transunion International UK Limited to:

- Update Ms R's electoral roll information to show as her being at her current address from February 2021 to date.
- Pay Ms R £200 compensation

My final decision

For reasons explained above, I uphold this complaint and I require Transunion International UK Limited to carry out the actions as set out under the 'putting things right' section of this decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R to accept or reject my decision before 18 November 2022.

Leanne McEvoy
Ombudsman