

The complaint

Miss C complains TransUnion International UK Limited (TU) have said she's not on the electoral roll (ER) which she says has caused her credit score to be low when it shouldn't be. Miss C also complains they're reporting a missed credit card payment and says this is incorrect.

What happened

I issued a provisional decision setting out what'd happened, and what I thought about that. I've copied the relevant elements below, and they form part of this final decision.

As I understand it, Miss C's concerns are:

- *TU have told her she's not on the ER*
- *A missed credit card payment is being reported by TU*
- *These errors have stopped her getting credit*

In their response in November 2022, TU said:

- *Having reviewed the records they hold, her local authority haven't supplied them with her current ER details – they go on to say what Miss C would need to do to put this right.*
- *They'd checked her credit report and couldn't find any evidence of missed credit card payments.*

They then gave Miss C details of how to access her report for free to check. Overall, they didn't uphold her case.

One of our Investigators looked into things, and ultimately found TU hadn't made any errors, so she didn't uphold Miss C's complaint.

She asked for more time to make submissions, but that deadline has since passed, so I'm satisfied it's appropriate to go ahead and consider her case.

Before formally issuing an outcome, I arranged for us to ask TU more questions – this ultimately resulted in an offer of £200 which was put to Miss C. She said this had impacted her credit score, resulted in her being turned down for a credit limit increase on her credit card, and the information on her ER is still wrong. So, she didn't accept it. Because of that, I've gone on to formally consider her case.

What I've provisionally 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 think it's important to explain our Investigator asked Miss C to provide additional information such as:

- *What isn't showing on your credit file in relation to the ER information*
- *Whether her credit file is currently up to date or not*
- *Evidence from other financial businesses that confirm she was rejected for credit due to TU's errors*

Miss C did get some information from her local authority about the dates she was registered with them – and the dates they'd told TU about her registration. But she's not told us if her credit file is up to date, and she's not been able to get evidence from her credit card provider the reason for them not increasing her credit limit was due to TU's errors by the last deadline we gave her.

As part of this provisional decision, I'll give Miss C and TU more time to come back with any further evidence they wish me to take into account before issuing my final decision.

ER reporting

In their response on 22 November 2022 TU said Miss C's local authority hadn't provided them with her current ER details. I've emphasised current, as it seems at this time they'd not been provided with the details. I say that because later on, Miss C's authority confirmed they had updated TU with her ER information.

I think it could have been helpful if TU had explained that the ER updates are done at different times, and perhaps been a bit more explicit about only the current year not having been updated. I think had they confirmed previous years had been reported, and likely her local authority were in the process of updating them, this would have been far more helpful.

Despite that, I find TU did give her the right information – and they explained who to contact if she wanted to raise the issue. TU have also since provided me with evidence to show Miss C has been registered on the ER since December 2019 to date. This screenshot was provided 25 October 2023.

So, although Miss C says TU haven't updated her ER status – it appears correct as at the above date. But, I do think TU have given Miss C unclear and unhelpful information about how ER reporting works previously. I'll consider this at the end.

Missed payment

TU have said they couldn't find any evidence of them reporting a missed payment on Miss C's credit file.

We asked Miss C to provide us with this information, but she's not clarified this point. Given that, I've no reasonable evidence to say there is an issue here. If Miss C wants to provide more information in response to this provisional decision, then she's welcome to do so. This would essentially need to be her credit file showing the record of the missed payment.

Putting things right

Miss C has said as a result of TU's errors, her credit card provider has turned her down for a credit limit increase.

Lenders can turn down credit applications such as a credit limit increase on a credit card for many reasons. Without clear evidence this was primarily or solely because of TU's error, I can't reasonably hold them responsible for this.

But, I do think TU should have handled things better and have put Miss C to inconvenience when a clearer and better explanation could have resolved matters. TU have now offered £200 compensation, which I think is fair in all the circumstances of this case.

Responses to my provisional decision

TU replied and said they agreed with my provisional decision.

Miss C provided further responses – saying she'd never raised an issue regarding a missing payment, but TU were still not showing her as on the ER. She provided evidence of this and reiterated her comments this was the reason she didn't get a credit limit increase. She also said TU should be shut down as they keep lying to her.

Before finalising matters, we asked some more questions:

- TU – was Miss C currently showing on the ER or not? And if she wasn't, what date was she taken off it and why?
- Miss C – what date she applied for the credit limit increase on her credit card

In response:

- TU said she was showing on the ER, and said if Miss C hasn't updated her address with her bank, then that could be the issue. They provided evidence to show she was on the ER.
- Miss C said she couldn't confirm the specific date she'd applied.

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 looked back at the original submission Miss C sent us – and in this she does mention there was a missed payment on her credit file. It's unclear to me why, now, she says she's never mentioned that – but as she doesn't want this considered I've not looked into it further.

In respect of the ER information, the evidence from TU shows Miss C is on the ER and hasn't been taken off it at any point. With that in mind, I can't reasonably say they're responsible for her credit card provider turning down her credit limit increase application.

In addition, as TU are showing Miss C on the ER, I also can't say they've done anything more wrong. Miss C's evidence does show she's not on the ER, but she may wish to try what TU suggested – checking her most up to date address is recorded with her bank where she is accessing her credit score.

If once she's checked this, and updated it if necessary, it doesn't resolve matters then she may wish to make a complaint to her bank about the information she's being shown.

So, although Miss C has raised some more issues, I don't uphold those. But I do remain of the opinion they should have provided a clearer explanation of what'd happened before – and this would have saved Miss C some inconvenience and upset. I still think £200 is fair compensation for this.

My final decision

I partially uphold this case and require TransUnion International UK Limited to pay Miss C £200 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 31 January 2024.

Jon Pearce
Ombudsman