

The complaint

Mr S complains about errors with the electoral roll registration date on his credit file with TransUnion International UK Limited.

What happened

In May 2023 Mr S contacted TransUnion as he found he wasn't recorded on the electoral roll at his current address. Mr S has explained he went on to amend his address with the businesses reporting on his credit file and in June 2023 registered on the electoral roll. Mr S says he assumed that would quickly be reflected on his credit file but it wasn't.

In November 2023 Mr S complained to TransUnion as he still wasn't showing as being registered on the electoral roll. Mr S has explained that TransUnion asked him for evidence that he was registered and he forwarded an email that confirmed he was on the electoral roll. Mr S says TransUnion rejected that evidence so he had to go back to his local authority.

Mr S subsequently sent TransUnion a Certificate of Registration from his local authority that confirmed he was registered on the electoral roll from the beginning of July 2023. But TransUnion says Mr S' local authority reported that he was registered from November 2023. Mr S' credit file was amended to show he was registered on the electoral roll from November 2023.

On 1 March 2024 Mr S got back in touch as the electoral roll registration date was still wrong and raised a complaint. TransUnion issued a final response and said it had been sent information by the local authority that claimed Mr S had been registered to the electoral roll from November 2023. TransUnion confirmed it would amend Mr S' credit file to show he was registered from July 2023. TransUnion apologised for the delay and frustration caused.

Mr S referred his complaint to this service and it was passed to an investigator. The investigator found that in March 2024 TransUnion had taken the necessary steps to correct the electoral roll registration date. But the investigator thought it had taken too long for TransUnion to make the necessary amendment and asked it to pay Mr S £100 for the distress and inconvenience caused.

Mr S asked to appeal and said he didn't agree that £100 was a fair way to resolve his complaint. Mr S said that due to TransUnion's actions, a credit card application he'd made was declined. Mr S forwarded evidence from the business he applied to (H) but it didn't confirm the specific reason why his credit card application was declined and the investigator wasn't persuaded to increase the award further. As Mr S asked to appeal, his complaint has been passed to me to make a decision.

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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

I can see that Mr S took steps to ensure he was registered on the electoral roll after first contacting TransUnion in May 2023. In November 2023 Mr S contacted TransUnion again and asked it to explain why he wasn't showing on the electoral roll. TransUnion asked Mr S for evidence of when he registered. Mr S sent evidence by way of a Certificate of Registration from his local authority that confirmed he was registered on the electoral roll from the beginning of July 2023. TransUnion's explained that the information that the local authority was reporting to it was that Mr S registered in November 2023 which is why it used that date. But given Mr S had already sent the Certificate of Registration, I think TransUnion should've queried the date further at the end of November 2023.

When Mr S revisited the issue with TransUnion in March 2024, it updated the date of registration to July 2023. So whilst I agree that between November 2023 and March 2024, the date of registration was wrong, I'm pleased the issue was ultimately resolved when TransUnion updated the date of registration to July 2023. That resolves the mistake with Mr S' electoral roll registration date.

I need to decide how to fairly resolve Mr S' case. I understand Mr S was rejected for a credit card with a business he holds other accounts with I've referred to as H. But the information Mr S has provided doesn't say why the application was declined beyond talking about his credit score. Mr S has told us he has other accounts with H and that he feels the date of electoral roll registration was the only issue that could've impacted his application for a credit card. But I think it's fair to note that the application was made on 21 May 2024 and, by that point, the electoral roll information was most likely correct. I say that because TransUnion's final response dated 1 March 2024 confirmed it was amending Mr S' credit file to show he was registered on the electoral roll from July 2023 and that the information would take between four and six weeks to update. So by the time Mr S applied for the credit card with H, his electoral roll registration date appears to have been corrected. I'm sorry to disappoint Mr S but I haven't found evidence that supports the claim that errors with the electoral roll registration date by TransUnion led to his credit card application being declined.

I've considered all the available information, including everything Mr S has said and provided when bringing his complaint and discussing his case with the investigator. In my view, a payment of £100 to reflect the level of distress and inconvenience caused by the delay in amending Mr S electoral roll registration date is a fair and reasonable way to resolve his complaint. As I'm satisfied a payment of £100 for the distress and inconvenience caused is fair and reasonable in all the circumstances, I'm going to proceed on that basis and uphold Mr S' complaint.

My final decision

My decision is that I uphold Mr S' complaint and direct TransUnion International UK Limited to pay him £100 for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 10 October 2024.

Marco Manente
Ombudsman