

## **The complaint**

Ms V complains about the way that TransUnion International UK Limited (TransUnion) has managed her electoral roll information.

## **What happened**

Ms V is unhappy that since 2017, her electoral roll information drops off her TransUnion credit report around January each year. Ms V then spends time contacting TransUnion to resolve the problem. Ms V says that this has caused her anxiety as TransUnion doesn't seem able to find a permanent fix for the problem. Ms V says that TransUnion has also misspelt part of her name at times.

TransUnion agreed that some of the service Ms V had received fell short and it offered £100 to apologise.

Our investigator upheld Ms V's complaint. She noted that TransUnion said the local council has not updated its records to state that Ms V is still on the electoral roll. Our investigator said that the problem seems to stem from the way the local council and Royal Mail report the data. Ms V's local council reports her address in Welsh, whereas the Royal Mail reports her address in English. This means that Ms V's electoral roll information is not updated as it comes through in Welsh.

Our investigator thought TransUnion should have done more to help Ms V and to find a permanent solution to the problem. Our investigator explained that Ms V's health had suffered because of the stress caused each year. She recommended that TransUnion pay Ms V £500 compensation. Our investigator also asked that TransUnion manually review and amend Ms V's electoral roll data when the local council sends its annual update.

TransUnion disagrees with the investigation outcome. It says it is willing to increase its offer of compensation to £200 and has asked the data amendments team to conduct an annual manual check of Ms V's electoral roll details. However, TransUnion says it was not at fault for the electoral roll data as it only reports what the local council has instructed it to do.

## **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.

Although TransUnion says that it relies on the local council for the data it reports, so cannot be held responsible for any inaccuracies, it has now agreed to add Ms V's electoral roll information to a list that it checks manually each year. It seems to me that TransUnion should have offered this solution to Ms V some time ago. Instead, Ms V has been put to the trouble of contacting TransUnion each year once she notices there is a problem with her electoral roll information. Ms V says that this has been going on since 2017 and I don't have reason to doubt her recollection.

Even if it was turn out that the issue with the electoral roll didn't go back quite as far as 2017,

TransUnion has supplied information which shows that Ms V has been raising her concerns since at least 2021. So, I am persuaded that the impact on Ms V has been longstanding.

Ms V says that each time she has had to contact TransUnion, has been stressful and this has negatively impacted her health. I can appreciate why Ms V has found this upsetting, particularly as at times, TransUnion has also spelled part of her name incorrectly.

When thinking about what TransUnion should do to put things right for Ms V, I am hopeful that by manually checking her electoral roll information each year (without needing a prompt from Ms V), the information TransUnion holds should be correct going forwards. If Ms V finds that there is any issue with her data in the future, she can of course raise her concerns again with TransUnion.

As I agree TransUnion let Ms V down, I now turn to the question of how much compensation is appropriate to award. Our investigator's recommendation that TransUnion pay £500 compensation sits in the middle of the type of award we might make where the impact of the business' mistake has caused considerable distress or inconvenience that has taken a lot of additional effort to sort out. I think that given the fact that the issue with TransUnion's reporting of Ms V's electoral roll data has lasted several years together with the negative impact it has had on her health and mental wellbeing, £500 is a fair award.

### **Putting things right**

TransUnion should:

- Conduct a manual check of Ms V's electoral roll data each year to ensure that it is reported accurately; and
- Pay Ms V £500 compensation

### **My final decision**

My final decision is that I uphold this complaint. In full and final settlement, I direct TransUnion International UK Limited to put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms V to accept or reject my decision before 10 December 2024.

Gemma Bowen  
**Ombudsman**