

The complaint

Ms K has four issues she's raised against TransUnion International UK Limited (TU):

1. TU suppressed reporting of her credit card with a company I'll refer to as C
2. TU suppressed reporting of her credit card with another company, I'll refer to them as H
3. The postal address for another credit card with another company I'll refer to as B had the incorrect postcode
4. She wanted to know why her Borrowing Power Score was low despite decreasing her personal debt, and why her credit score was changing

What happened

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

Issue one – C

Ms K complains TU suppressed this account from her credit file without telling her. And she says this has an impact on her Credit Score and Borrowing Power Score.

TU gave a general explanation that they aren't responsible for incorrect information on a credit file – the data provider (such as banks, councils and so on) are. But, when data is wrong or potentially wrong, they have a duty to raise a dispute on behalf of the individual if they raise it.

TU said Ms K raised a dispute regarding C in May 2023, and due to C's lack of reply, they then suppressed the account. They said this is their standard process where someone reports data as wrong, and the data provider doesn't reply. So, they didn't think they'd done anything wrong.

Issue two – H

As above, Ms K complains TU suppressed this account from her credit file without telling her.

In relation to this account, TU said H replied and said there weren't any inaccuracies in the information. TU explained in these circumstances, as they don't own the data, they have no authority to amend what is being reported. TU added that they'd noted Ms K's comments this account was no longer showing on her credit report.

Issue three – B

Ms K complains TU are reporting an incorrect postcode as a linked address.

TU explained when an address link is no longer deemed valid they're happy to consider its removal. They said they'd noted Ms K had raised a dispute about this at the end of June 2023, and the outcome was pending.

Issue four – Borrowing Power Score

Ms K wasn't clear on how her Credit Score, or her Borrowing Power Score was operating, so asked TU to explain this as she said it goes up or down every week which is impacting her.

TU replied and said the scores are largely based on the information provided by lenders and suppliers – as well as their changing scoring requirements. They explained the scores are purely indicative and aren't representative of whether someone would get credit – nor do TU have any part in whether a lender accepts someone for credit.

After TU replied to Ms K

Unhappy with TU's responses to her, Ms K asked us to look into things – saying she'd contacted C in relation to issue 1 but hadn't heard anything. And had contacted H in relation to issue 2 who said they'd heard nothing from TU. In both instances Ms K said TU hadn't told her they were now suppressing these accounts which she didn't think was acceptable.

She'd also spoken to B regarding issue 3 and provided a letter from them which said "I was unable to find anything on our systems to suggest why and when we would have reported this information. However, I escalated it to the dedicated team who have reached out to the credit reference agencies to ask them to remove this information." B also paid Ms K some compensation for this. Ms K passed this over to TU, saying the linked addresses was due to their errors not B's. She eventually got this issue resolved but was unhappy with the effort she had to put in to do so.

One of our Investigators reviewed everything, he found:

- 1. The suppression should be immediately lifted so the account history is reported*
- 2. The suppression should be immediately lifted so the account history is reported*
- 3. Most likely it was B who were providing the incorrect information so TU hadn't done anything wrong on that point, but there was no evidence they'd communicated the outcome of the dispute to Ms K*
- 4. The Credit Score and Borrowing Power Score are for Ms K's information only, these aren't seen by lenders – and there wasn't enough evidence to say TU's errors on issues 1 and 2 had led to her not being able to borrow as she'd suggested*

Overall, given the impact, he felt TU should pay £650.

TU accepted our Investigators outcome. Ms K felt the £650 for issues 1 and 2 was fair but felt more compensation should be due for her problems getting lending. Our Investigator didn't agree with this, explained why, and Ms K didn't respond to this specific point.

Despite TU agreeing to our Investigators outcome (and paying the £650 to Ms K on 16 April 2024), Ms K told us they hadn't reinstated the reporting of the accounts as requested. Our Investigator chased, and when he received no reply he then escalated the matter to be considered by an Ombudsman.

Before that could happen, TU replied and said they'd paid the £650 (which Ms K also confirmed receiving). Our Investigator reiterated they also needed to make amendments to Ms K's credit file.

There were further conversations, which ultimately resulted in:

- 1. C removed all data regarding this account. Ms K was happy with this, so said nothing further was needed here.*
- 2. Ms K said the account with H, plus its history, should be reinstated on her credit file at the correct address. She also called H, who confirmed they only hold the correct address for her.*
- 3. She asked the same of B – reinstatement on her credit file of the account and history but this has now been resolved so no further action required.*
- 4. Ms K hasn't mentioned this since our Investigators outcome on 12 April 2024.*

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 firstly explain I've read and taken into account all of the information provided by both parties, in reaching my decision. I say this as I'm aware I've summarised Ms K's complaint in considerably less detail than she has. If I've not reflected something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is. This also means I don't think it's necessary to get an answer, or provide my own answer, to every question raised unless I think it's relevant to the crux of the complaint.

In addition, this decision is published on our website, so at times I've been deliberately vague to prevent any possibility of Ms K being identified from this decision.

As issues one and three have been resolved, I won't comment on them further at this point in terms of actions required – though I'll keep them in mind when I'm thinking about whether any further compensation might be due.

Issue two – H

Ms K says the key issue here is TU are suppressing the reporting of her account with H incorrectly. She also has a complaint letter from H in July 2023 which says H continue to report the account – and are reporting at the correct address.

For Ms K's benefit – when I say 'correct address' – it's the one on that July 2023 letter. After a lengthy wait H has confirmed they have the correct address for Ms K – but they're not able to provide copies of the disputes received from TU, or the answers they sent TU – which is unfortunate.

Amongst other things, TU have said Ms K disputed the address link through a free credit reporting service in January 2023. They said they raised this dispute with H – who agreed for the address link to be removed.

Given H don't have copies of the reply, I can't fully check this from H's perspective – but it seems to be a reasonable explanation.

The dispute raised included the name of a limited company – and I think this may be where the confusion and issue has occurred.

Most of the address was correct except the first line – instead of the name of the limited company, Ms K records the first line differently. So, although I can't see the dispute details clearly, it seems more likely than not this is where things went wrong.

Ms K probably wanted the first line of the address changed and updated to the correct first line of her correct address – but by disputing the 'address' which TU passed on to H it meant they suppressed the account.

I think this was unfortunate, and not a deliberate error, but I don't underestimate the impact on Ms K for this happening.

In addition, I'm aware she'll want the account added back on. I'll come back to this in the 'Putting things right' section at the end.

Issue four – Borrowing Power Score

It's unclear if Ms K continues to disagree with our Investigators approach on this – but for completeness I will address the concerns she raised in her email of 1 April 2024.

In this email, Ms K has said:

- *She was rejected for a credit card in June 2023*
- *Because of these issues she's felt the need to delay applying for a mortgage*
- *She's also not applied for other credit for fear of rejection which could be added on to her credit file*
- *TU were advertising credit cards for people with low credit scores to her*

As a starting point TU is right – lenders don't see Ms K's credit score as generated by TU or any other credit reference agency. The credit score Ms K sees is simply a numeric representation of how TU think she'd be seen by lenders. All lenders have their own criteria and although they do gather information from someone's credit file – such as the accounts the person has, how they've been run and so on – this doesn't include a credit score.

I can see both TU and our Investigator have told Ms K this, so I hope my confirmation they're right is reassuring for her.

In respect of lending more generally, it's very difficult to say the reason for someone being turned down for credit is due to an error by TU. That's because we'd need to have evidence from the lender that the sole reason for turning Ms K down was due to information on her credit file with TU.

The lender who turned down Ms K's credit card application hasn't been specific about why – they've simply said 'In making our decision we have considered information provided by' and then named another credit reference agency – not TU. So, I can't reasonably say the application was turned down as a result of anything TU did or didn't do.

Similarly, I've noted Ms K's hesitation at applying for a mortgage or other credit due to the issues she's experienced – and I am sorry to hear this is how she's been feeling. But, as she's not applied for these things, I can't know for certain any issues that may have occurred would have been the fault of TU. And I can't really compensate Ms K for what might have happened in respect of a lending application when it was never made in the first place.

Putting things right

I do accept TU have caused Ms K issues in terms of their reporting of her data on her credit file.

Our Investigator recommended £650 compensation – which has since been paid. In the circumstances I'm satisfied this is a fair way to resolve the matter. I know things have taken longer than Ms K would have liked for her complaint to reach this point, but overall I think this is a fair amount.

The remaining issue is about the reporting of the account with H. My direction is for TU to begin reporting the account with H correctly at the correct address. If TU require Ms K to do anything to help with this, then they should spell this out clearly and definitively in their response to my provisional decision. I would remind TU that H have confirmed they have the correct address for Ms K – so I'd really expect TU to focus on the actions they can take to put this matter right.

Responses to my provisional decision

Ms K didn't accept the outcome, saying TU had multiple opportunities to correct their actions and failed to do so. She was said TU failed to act in April 2024 and take all the actions our Investigator had suggested they do – as a result she said she's looking for another £650 compensation as it's delayed her ability to secure a mortgage. Ms K also provided a breakdown of different sections – and I've summarised in my own words which I consider to be the key issues:

1. I've said in my provisional decision TU suppressed the reporting of C. She said that's not correct, as it was a separate complaint she'd raised to our service as to the reason why this wasn't being reported. Ms K said C must remain erased from her credit files.
2. I've said TU suppressed the reporting with H, but I needed to reference why I've said this – Ms K says there was no reason for TU to question this address. Ms K has also said she didn't instruct TU through free credit reporting but saw online TU had deleted the account with H – so there was no reason for TU to suppress the account later on.
3. I've said the postal address for B was incorrect, but Ms K says it was just the postcode which was wrong, the rest of the address was fine – and there was no reason for TU to suppress the account. In respect of what I've said our Investigator found, Ms K says this was an assumption as B didn't instruct any change of address – and she'd provided a letter from B which confirmed no change of address had been instructed by them.
4. Ms K said she disagreed with my overall assessment, and that her credit score was seen by lenders and absolutely impacted her getting a mortgage. She also said her credit card application was declined purely because of TU's errors. She said after disputing this with the credit card company they did eventually open a credit card for her at a limit of £1,500 – which was later increased to £5,000. Ms K also says the credit score impacts her ability to secure employment.

Overall Ms K felt it was wrong for more compensation not to be awarded given all of the above, plus the impact on her potential employment, mortgage and that she was turned down for a credit card.

TU replied and said they understood there is only one point now remaining – the H account. They said they can arrange for the account to be unsuppressed, but the reason this

happened is because Ms K disputed the address – which led to all accounts under that address being suppressed.

We went back to TU and clarified if they unsuppressed the account, would it show correctly – they confirmed yes. We also asked if there would be any other impact – and TU didn't reply to this.

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 before – I've been deliberately vague about some of the details Ms K has provided. This is because this decision is published on our website, and I know her privacy is extremely important to her.

Although I've reflected what I consider to be the most crucial of Ms K's comments in her response to my provisional decision, I don't think it's necessary to go through each comment and respond to it in detail. Fundamentally I'm required to decide the outcome of this complaint – but that doesn't mean I necessarily need to answer each question asked in order to do so. I hope Ms K understands this isn't meant as a discourtesy, and I've intentionally recorded what I think are the key issues so she can see both I and TU are aware of her comments for her reassurance.

Issue one - C

I've made no direction for TU to take any action – so there is no reason as a result of this decision TU should do anything regarding the reporting of C in response.

Issue two – H

I don't agree with Ms K that there was no reason for TU to question the way things were showing for this account. If the address was showing correctly then I would agree – but I don't think it was. I have a screenshot showing the limited company name, and based on the evidence I've got this is what TU disputed.

I've also noted Ms K said she didn't dispute this through a free credit report – TU have said she did. I'm sorry if I've misunderstood 'how' this happened, but I don't think that overall impacts my outcome here. I say that because ultimately a dispute was raised, and that's how the account came to be suppressed.

As I've mentioned in my provisional decision, I don't think the account should be suppressed – so that'll need to be removed. As Ms K has asked for, I'll direct TU to provide evidence to her once that's been done.

Issue three – B

I've noted Ms K's comments, but I don't think this changes my decision so I won't comment further.

Issue four - Borrowing Power Score

I've carefully looked at Ms K's comments here, but I'm afraid I'm not persuaded by them.

I've explained in my provisional decision that lenders don't see someone's credit score. They only see the history of the accounts and how they've been run. I'm also not aware of employers being able to see someone's credit score. For the reasons I previously set out, only Ms K would be able to see her credit score – so I disagree this has impacted her ability to get credit.

I do understand what Ms K has said about her credit card – but the only evidence she's provided to us remains the letter which referred to an entirely different credit reference agency. So, I can't say this is the responsibility of TU.

Putting things right

I understand Ms K's frustration at TU not fixing the issue with H earlier. In their mind they didn't do anything wrong. And while Ms K did accept the outcome in April 2024, I do need to look at things holistically. In my view, even taking into account what's happened since then, I remain of the opinion £650 is fair compensation for the issues Ms K has experienced. As a reminder, our Investigator recommended this amount for issues regarding C, H and B.

I realise Ms K will be disappointed, and I'm sorry about that, but I think the only action left is for TU to remove the suppressing of the account she has with H. Before doing this, TU should take a snapshot of Ms K's credit file, then reinstate the account with H, and then check to make sure nothing else has changed. They should then provide evidence of this to Ms K so she knows it's happened.

My final decision

I partially uphold this complaint against TransUnion International UK Limited and require them to:

- Report the account with H at the correct address on Ms K's credit file
- Take a snapshot of Ms K's credit file before and after
- Compare the 'before' and 'after' to ensure the only change is that the account with H now shows
- Write to Ms K to confirm this and provide evidence of it

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms K to accept or reject my decision before 28 January 2025.

Jon Pearce

Ombudsman