

The complaint

Mr S complains that Transunion International UK limited (TU) allowed false information to be recorded onto his credit file because they failed to validate it properly.

What happened

Mr S raised a dispute with TU when he saw a default recorded on his credit file by a firm I'll refer to as P for the purposes of this decision.

TU raised a dispute on their system and sent this through to P. P responded the same day saying the default was a continuation of a default that was originally recorded by a utility company. P also said Mr S should call them direct if he wanted to discuss it. TU passed this information to Mr S.

Mr S was unhappy with this response and so complained to TU asking that the information be removed as it was inaccurate. TU didn't uphold his complaint and so Mr S brought it to our service.

Our investigator said they didn't think TU had done anything wrong in the circumstances and so didn't uphold Mr S' complaint. Mr S disagreed and so the matter has been passed to me to decide.

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 realise that I've summarised this complaint in less detail than the parties and I've done so using my own words. I've concentrated on what I consider to be the key issues. The rules that govern this service allow me to do so. 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 it's relevant to the crux of the complaint.

TU aren't responsible for the information that is reported to Mr S' credit file, that lies with the business that has supplied it – in this case P. But TU do have to take reasonable measures to ensure the information they report is correct. Reasonable measures could be making sure the name and address and date of birth on the entry match that of the person whose file it is being added to, for example. In this case the entry P had made matched Mr S' details, so I'm satisfied there was no obvious reason for TU to believe the information wasn't correct.

When a person disputes an entry, as Mr S did here TU has a duty to investigate that. Mr S has argued TU didn't do this and says they can't just operate on word of mouth – what I think he means here is that they can't just rely on what P are telling them. But essentially, they can, I'll explain.

What TU needed to do here was raise the dispute with P and ask them to confirm if the

information they were providing was correct or if it could be removed. And they needed to do this promptly. I can see that TU raised the dispute quickly with P and they received an answer the same day. The answer was that the entry was valid according to P. TU were entitled to rely on that information because P are the ones responsible for the data as they own it.

I appreciate that Mr S thinks they should be doing more. However, that is not what is expected of them, all they need to do is ask the data owner if the record is correct – and this is what they did.

TU can't remove the data without P's permission and as P didn't give it, I can't see that TU could have done anything differently here. And so it follows I won't be asking them to do any more to resolve things for Mr S in these circumstances.

I know Mr S will be disappointed with this outcome. But my decision ends what we – in trying to resolve his dispute with TU – can do for him.

My final decision

For the reasons set out above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 28 July 2025.

Amber Mortimer
Ombudsman