

The complaint

Mx E is unhappy with the service they've received from TRANSUNION INTERNATIONAL UK LIMITED ('Transunion') in relation to updating their credit file.

What happened

In 2024, Mx E made a Subject Access Request (SAR) to Transunion, and it responded to this by post on 2 July 2024.

In its covering letter, Transunion explained it had noticed that several settled account records still retained Mx E's previous name on their credit report. And, Transunion offered to update the name on the settled accounts to Mx E's current name.

On 29 October 2024, Mx E got in touch with Transunion by email to accept this offer.

Transunion didn't initially respond and so on 10 November and 12 November 2024, Mx E chased it by email for a response.

Transunion responded by email on 20 November 2024. However, the staff member was unfamiliar with the previous correspondence regarding updating the information on Mx E's credit report. The staff member provided some general information about updating information on credit reports and explained it had logged the issue.

Mx E replied on 21 November 2024 with a copy of the aforementioned letter dated 2 July 2024.

On 28 November 2024, another staff member emailed Mx E and asked if they had "*recently gone through the GRA process?*". The staff member said that in order to proceed, Mx E would need to send Transunion a copy of their deed poll, along with a consent form.

The staff member also said that if Mx E had applied for and received a Gender Recognition Certificate (GRC), they should also forward a copy of that to Transunion. It said this was required so they could '*immediately begin to protect Mx E's information as per the Gender Recognition Act 2004*'.

Mx E raised a complaint with Transunion on the same day about the information it had asked Mx E for, as well as the length of time it was taking it to update their credit file.

Transunion acknowledged the complaint on 9 December 2024 and provided its final response letter on 27 December 2024. In summary, Transunion apologised and accepted that it should not have asked Mx E for a copy of a deed poll. Transunion also apologised for the delay in updating Mx E's credit file – it confirmed this had now been requested and said the changes should be visible on Mx E's credit file shortly.

On 7 January 2025, Transunion sent Mx E an email which confirmed the relevant changes had been made to their credit file.

Mx E remained unhappy with the response to their complaint and referred it to the Financial Ombudsman Service. It was assessed by an Investigator who, having considered the information on file, upheld the complaint and recommended £150 compensation be paid to Mx E for the distress and inconvenience caused.

Transunion accepted the Investigator's recommendations. However, Mx E disagreed as they didn't feel the recommended compensation was sufficient. Mx E asked for an Ombudsman's decision – which is why it was passed to me.

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.

When making my decision, I'm required by DISP 3.6.4 R of the Financial Conduct Authority's handbook to take into account the:

“(1) relevant:

(a) law and regulations;

(b) regulator's rules, guidance and standards;

(c) codes of practice; and

(2) ([when] appropriate) what [I consider] to have been good industry practice at the relevant time.”

I want to make it clear that my role as an Ombudsman is not to address every single point that has been made to date. Instead, it is to decide what is fair and reasonable in the circumstances of this complaint. If I haven't commented on, or referred to, something that either party has said, this doesn't mean I haven't considered it. Rather, that I've focused here on addressing what I consider to be the key issues in deciding this complaint and explaining the reasons for reaching my decision.

Having considered everything, I agree with the outcome reached by the Investigator, and for broadly the same reasons. I'll set out my findings below.

Transunion have accepted that there was a delay in updating the information on Mx E's credit file, after they accepted Transunion's offer to do so in October 2024. Transunion have also accepted that it should not have asked Mx E to provide a deed poll in its email dated 28 November 2024. The Investigator also explained that Transunion should not have asked Mx E if they have a GRC, or asked to see a copy of it. And, Transunion have also now accepted this.

I've therefore focused here on what remains in dispute, namely the level of compensation Transunion should pay for the distress and inconvenience caused to Mx E as a result of these errors.

Based on the evidence available, including what Mx E has told us, I think it's clear that Transunion's errors here caused Mx E inconvenience and upset. And, that in the circumstances of this particular complaint, this warrants some compensation. However, I do think £150 is a fair amount of compensation to reflect the impact of these specific errors, given the information provided.

I note that in relation to this, Mx E responded to the Investigator's view wishing to highlight two previous complaints they referred to this Service, where they were awarded a higher amount of compensation, one of which was also about Transunion. And, that they feel they should be awarded a higher amount of compensation here because Transunion are repeating the same mistakes they've made before. Mx E also said they feel that by not increasing the level of compensation, we're also rewarding repeated poor behaviour by Transunion.

I've read and considered the previous complaints Mx E has referred to, but those did involve substantively different issues and circumstances to the ones complained about here. And, in

any event, it's important to explain that we consider each complaint on its own merits, based on the individual facts and circumstances of that particular case.

It's also not our Service's role to punish businesses, nor is the purpose of our compensation awards to be punitive to either party. Businesses are required to learn from our Service's decisions, but this isn't something we have the power to enforce on a wider level, nor is it our role to. A wider pattern of behaviour in this regard and any action required in response to it, is part of the role of the regulator, the Financial Conduct Authority (FCA). So, while I've considered the wider context of the previous complaints Mx E has referred to, I can't agree that these are reasons to increase the compensation here.

As I've explained above, I'm concerned here with the specific errors which occurred in this particular case, and the impact these had on Mx E. I think it's clear from what they've said that they were inconvenienced and experienced upset as a result of what happened. Having considered everything, and for the reasons I've explained, I think £150 compensation is a fair reflection of the distress caused here and is a fair and reasonable way to put things right.

I appreciate Mx E feels strongly about these issues and my decision may come as a disappointment to them, but I hope I've explained everything clearly.

My final decision

I uphold this complaint and direct TRANSUNION INTERNATIONAL UK LIMITED to pay Mx E £150 compensation to reflect the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mx E to accept or reject my decision before 8 August 2025.

Fiona Mallinson
Ombudsman