

The complaint

Miss G complains TransUnion International UK Limited has acted unfairly by not disputing information on her credit file, after she asked it to.

What happened

In October 2024 Miss G contacted TransUnion as she noticed a search on her credit file, from a company I'll refer to as L, that she didn't recognise. TransUnion explained she'd need to raise a dispute about this.

In December 2024 Miss G wrote to TransUnion and provided details of L's search, including the date it had been made and reference number, and asked TransUnion to look into it. At the same time, Miss G also raised concerns she'd not received payment of compensation offered by TransUnion for a previous complaint she'd raised in 2023.

In January 2025 Miss G contacted TransUnion to confirm if it had received her letter and it said it had. As she'd still not received a response to the dispute she'd raised by March 2025, she contacted TransUnion again.

TransUnion reviewed matters and issued its final response on 10 March 2025. This explained the difference between soft and hard credit file searches and said, should Miss G wish to dispute a search, she'd need to provide the date the search was made and reference number.

As this didn't resolve Miss G's complaint, she contacted this Service. Saying TransUnion hadn't raised a dispute about L's search, even though she'd asked it to. And separately, TransUnion hadn't paid the compensation it awarded for a previous complaint.

An Investigator here reviewed matters and while they explained our Service wasn't able to consider Miss G's complaint that she'd not received the compensation offered, we could look at her complaint about the search. And in doing so, our Investigator didn't think TransUnion had handled matters fairly. They explained Miss G had contacted TransUnion on several occasions about the search on her credit file and provided the information necessary for it to raise a dispute, but it hadn't done so. To resolve matters they said Transunion should raise a dispute with L about the search and pay £150 compensation for the impact caused to Miss G as a result of the delays.

TransUnion agreed with our Investigator's recommendations, but Miss G didn't. In summary she said the amount of compensation wasn't sufficient for the impact that had been caused. Separately Miss G commented this inconvenience was further compounded by the fact TransUnion was using a telephone number in its letters that didn't work and an incorrect address.

As no agreement has been reached, the complaint 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.

Firstly I want to explain in this decision I'll only be considering Miss G's complaint that TransUnion failed to raise a dispute with L about the search it carried out on her credit file. I say that because Miss G initially also raised concerns that TransUnion hasn't made payment of compensation it awarded her in 2023. But as our Investigator explained, our Service doesn't have free hand to consider every complaint that's brought to us – there are certain rules, known as dispute resolution, or DISP rules, that set out when we can or can't consider a complaint. Our Investigator explained as Miss G's complaint about compensation relates only to complaint handling, our Service doesn't have the power to consider it.

As Miss G seems to have accepted what our Investigator said on this point, and hasn't raised further concerns about it, all I will say on this matter is that I agree with our Investigator. Miss G's complaint about compensation is to do with the way TransUnion handled her complaint and complaint handling isn't an activity listed under the rules, and is also not included within the definition of regulated activities. Complaint handling can sometimes be ancillary to the issues being raised – but the issues need to be sufficiently linked to the regulated activity to possibly be considered as ancillary – which isn't the case here.

I will now go on to consider Miss G's complaint that TransUnion failed to raise a dispute with L about the search it carried out on her credit file.

As TransUnion don't own the data it reports on, this means it generally isn't responsible for the data provided but must take reasonable steps to ensure it is accurate, and investigate when a dispute is raised. TransUnion didn't do that here which is disappointing.

Miss G wrote to TransUnion in December 2024 detailing the search with L she wanted it to investigate. She provided the date of the search, details of L, the reference number, along with her personal details. This is everything I consider TransUnion needed in order to raise the dispute. In January 2025 TransUnion confirmed it had received Miss G's letter – but still didn't raise the dispute, as it should have done, so I think it made an error here.

Over the next few months, Miss G continued to contact TransUnion, but it failed to raise the dispute with L. And in March 2025 asked Miss G for details it already held in order to raise the dispute, namely the date of the search and reference number. As Miss G had already provided the necessary information, I can understand her frustration here, and it's reasonable for her to be compensated fairly for this.

TransUnion has agreed to pay £150 compensation and raise a dispute, as our Investigator recommended – but Miss G doesn't think this goes far enough. As I also agree TransUnion should raise the dispute, all that's left for me to consider is whether the resolution fairly reflects the inconvenience Miss G has been caused. And I think it does, I've explained my reasons for this below.

Based on what Miss G has said it appears this was a "soft" search carried out by L. Soft searches can't be seen by potential lenders and won't impact a consumer's credit file. Instead, they are simply listed on a consumer's credit file and can only be seen by the person who the credit file belongs to. As such, I don't consider it likely this search would have had any significant detrimental impact to Miss G. That said, even if the search L carried out was, what is known as, a "hard" search, I think £150 still fairly compensates her for this. That's because Miss G hasn't shown as a result of the search she's been unable to obtain

credit or been caused any financial impact.

I can see however, Miss G has been inconvenienced by TransUnion's actions. She's had to contact it on numerous occasions, both by letter and telephone, after she'd already provided the necessary information. I can also appreciate it would be distressing for Miss G to have information on her credit file she didn't recognise – and for that information to still be showing, without any explanation or dispute raised. But I think £150 fairly compensates her for this.

For completeness, I've also considered what Miss G has since said about the inconvenience of TransUnion providing a telephone number that doesn't work. Although this wasn't an issue she'd raised previously, I consider it forms part of the inconvenience she's faced in resolving the issue I've set out above. Miss G has explained the telephone number was on TransUnion's letter headed paper and while the letters I've seen don't provide any number, as they don't contain the letter head detail, I've no reason to disbelieve what Miss G says about this. Even so, I think £150 compensation overall is still reasonable. That's because I can see Miss G has successfully called TransUnion on a number of occasions, so she's still been able to speak to it. I should say Miss G disputed the address listed on these letters too – but based on what I've seen this does appear to be an address registered to TransUnion. While she says a letter has been re-directed, that doesn't mean the one she's referenced is incorrect.

Taking everything into account, TransUnion hasn't done as I'd expect here, as it hasn't raised a dispute with L about the search it carried out. And as a result, Miss G has been caused inconvenience, so it's fair she's compensated for this. To resolve matters TransUnion should:

- Raise a dispute for the search carried out by L in October 2024.
- Pay Miss G £150 compensation for the distress and inconvenience caused.

My final decision

For the reasons explained above, my final decision is that I uphold this complaint and require TransUnion International UK Limited to:

- Raise a dispute for the search carried out by L in October 2024.
- Pay Miss G £150 compensation for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 14 July 2025.

Victoria Cheyne
Ombudsman