

The complaint

Ms G complains TransUnion International UK Ltd is reporting incorrect information on her credit file.

What happened

Around June 2024 Ms G contacted TransUnion as she said a company I'll refer to as O were reporting an outstanding amount on her credit file, which she says it couldn't confirm she owed. She asked TransUnion to remove the information. She later raised further concerns with TransUnion about information being reported by other companies I'll refer to as H and S, asking it to remove this also.

TransUnion raised a dispute with O and H. O responded and gave consent for TransUnion to remove an enquiry marker, but not to amend the balance on the account. H didn't provide consent for the information to be removed. TransUnion also reviewed its handling of Ms G's complaint but didn't think it had acted unfairly, saying without the necessary consent it was unable to remove all the information Ms G requested. It also said it would raise a dispute with S, who later confirmed the information couldn't be removed either.

Unhappy, Ms G contacted this Service, saying TransUnion were refusing to remove the information from O, H and S and it was impacting her credit score. Ms G also said she'd asked TransUnion to add a Notice of Correction (NOC) to her credit file, but it refused.

While the complaint was with this Service, Ms G also raised concerns about a hard search from a company I'll refer to as E, asking TransUnion to remove this as it wasn't from a company she held an account with.

An Investigator here reviewed matters but didn't think TransUnion had acted unfairly. They said TransUnion had raised disputes with, O, H and S about the information being reported, but as they didn't provide consent for TransUnion to remove all the data, there was nothing further it could do.

Ms G didn't agree, in summary she said TransUnion needed to remove the inaccurate data and restore her credit score. She also reiterated that TransUnion had refused to add a NOC to her credit file. On this point, our Investigator explained TransUnion had told Ms G what needed to change in order for it to add a NOC, and they didn't think this was unreasonable.

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.

In doing so, I've taken into account the relevant industry rules and guidance, and what would be considered as good industry practice.

I should also say I realise I've summarised this complaint in less detail than both parties. I've concentrated on what I consider to be the key issues. The rules that govern this Service allow me to do so. But this doesn't mean I've not considered everything both parties have said.

Firstly, I want to explain, in this decision I'll only be considering Ms G's complaint about the disputes raised with TransUnion about O, H and S. And her complaint that TransUnion refused to add a NOC to her credit file. I say that because, since Ms G's complaint has been with this Service she's raised several new issues, including a hard search by E and more recently about concerns accessing her credit file in October 2025. But based on what I've seen she raised these with TransUnion after it issued its final response to her complaint in January 2025 and she'd referred her complaint to this Service. While I understand Ms G considers this Service should deal with all the complaints she raises together, that isn't the case. The business, first need the opportunity to respond and TransUnion hasn't done that here. As such, because TransUnion hasn't responded, it doesn't form part of this decision. Should Ms G want these complaints to be considered by this Service, she can speak to the Investigator or TransUnion about that.

I also wanted to set out the basis on which I'll be deciding this case. The Financial Conduct Authority set out in the Dispute Resolution (DISP) rules the following:

DISP 3.6.1

The Ombudsman will determine a complaint by reference to what is, in his opinion, fair and reasonable in all the circumstances of the case.

DISP 3.6.4

In considering what is fair and reasonable in all the circumstances of the case, the Ombudsman will take into account:

- (1) relevant:*
 - (a) law and regulations;*
 - (b) regulators' rules, guidance and standards;*
 - (c) codes of practice; and*
- (2) (where appropriate) what he considers to have been good industry practice at the relevant time.*

So, I'm required to take into account the law, but ultimately decide things on a fair and reasonable basis. I can't decide if TransUnion has broken various laws Ms G mentions. But I will be looking at whether I'm satisfied it's treated Ms G fairly taking everything into account.

Information on Ms G's credit file

TransUnion don't own the data it reports on - the data is owned by lenders, third-party companies and other organisations. The responsibility of reporting accurate and up to date information therefore rests mainly in the hands of the data providers. Credit Reference Agencies (CRA's), such as TransUnion, don't actively approach data providers for information, rather they are sent to the CRA in a data package for it to report. The CRA then reports whatever information it has been given.

Not owning the data also means TransUnion isn't generally responsible for the data provided but must take reasonable steps to ensure it is accurate and investigate when a dispute is raised.

TransUnion did that here when it raised disputes with O, H and S. Based on what I've seen it raised disputes with O and H in November 2024 and with S in January 2025. O gave consent to remove an enquiry marker, but not the balance of the account. H and S didn't give TransUnion consent to update the information.

While it's not clear why it took TransUnion several months to raise the disputes, I don't think that changes the outcome here as ultimately it wasn't given consent to remove the information Ms G wanted removed. I should also say, based on what I've seen, Ms G emailed TransUnion regularly, so I don't think it's unreasonable some of her concerns weren't addressed on each occasion. However, overall as TransUnion wasn't given consent to remove or amend the information by any party, there was nothing further it could do. And I can see it explained this to Ms G in its final response of January 2025 and in later emails it sent her.

Notice of correction

Ms G also asked TransUnion to add a NOC to her credit file, but TransUnion hasn't done so – based on the wording she's provided. As our Investigator has said our Service is unable to tell TransUnion whether it should, or shouldn't add certain wording within a NOC, that's the role of the Information Commissioners Office (ICO). And I can see Ms G has already raised her complaint on that matter with the ICO. So, on this point all I will say is, TransUnion did what I'd expect here and explained as Ms G's wording didn't meet the requirements for a NOC it would need to be amended before it could add it. I note it also suggested alternative she could add, but she has chosen not to do so.

Credit score

I understand Ms G also considers this information has impacted her credit score. As I've explained, TransUnion did what it needed to here and raised disputes about the information Ms G considered to be incorrect – but it wasn't given the authority to remove or update this. So any impact this may have had on Ms G's credit score can't be amended.

But in any case, it might be helpful to explain, a credit score is simply a numerical figure that can be used to give some general comprehension of whether someone's credit record is in a good place, or not. The score will fluctuate regularly, based on various factors, including among other things, the balance held on credit accounts when the score is generated, or the amount of available credit being used. Lenders don't see this score – it's simply an indication of how a potential lender may view an individual's credit rating, rather than a formal assessment. Instead, lenders use data from credit reference agencies such as TransUnion, along with information the applicant has provided to assess a credit application, using their own systems.

As such, Ms G's credit score itself in isolation wouldn't impact any potential applications. And while this situation is no doubt frustrating for Ms G – it might help to look at the score as TransUnion's view rather than something which is set in stone.

Taking everything into account I think TransUnion has acted fairly. It raised disputes about the data it held and while it could have done so sooner, as it wasn't given consent to remove this, the delay didn't impact Ms G overall. And, as explained, I don't think it was unreasonable it took longer given the amount of contact it received, and it's apologised for any inconvenience caused. For the reasons explained above I also think it acted fairly in relation to the NOC, it's given Ms G alternative wording and she's already contacted the ICO about this. As such, I won't be asking TransUnion to do anything further here.

My final decision

For the reasons I've set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 21 November 2025.

Victoria Cheyne
Ombudsman