

The complaint

Mr C complains TransUnion International UK Limited is reporting incorrect information on his credit file.

What happened

Around January 2024 Mr C contacted TransUnion to say a company I'll refer to as N were recording missed payments on his credit file for November and December 2021, even though he'd contacted N at the time and told it he was unable to make these payments.

TransUnion raised a dispute with N, but as it didn't respond the information was suppressed for 28 days.

Separately, Mr C brought a complaint about N to this Service. In September 2024 the Ombudsman concluded:

"[N] must amend [Mr C's] credit files, to show them in an arrangement to pay for November and December 2021"

As a result, Mr C contacted TransUnion again in November 2024 and said it was still reporting the payments as missed, in November and December 2021 when it shouldn't be.

TransUnion raised a second dispute with N, who responded to say it didn't authorise TransUnion to make any amendments and asked that Mr C contact N directly.

As Mr C remained unhappy, TransUnion raised a third dispute with N in January 2025. N responded to say no amendments were required, so TransUnion said there was nothing further it could do.

TransUnion reviewed matters and explained while N hadn't responded to the first dispute it had raised, the information was suppressed for 28 days. However, N responded to the second and third disputes it raised, saying it didn't consent to TransUnion making changes. As such there was nothing further it could do, and it said it hadn't made any errors as a result. It also explained in November and December 2021, N were reporting the payments as *arrangement to pay/missed* and this was reflected on Mr C's credit file as "AR", as such it was correct.

Unhappy, Mr C brought his complaint to this Service, saying TransUnion was still reporting missed payments, even though N had been asked by this Service to update the information.

An Investigator here reviewed matters but concluded TransUnion had acted fairly, saying as it wasn't the data owner – N were – TransUnion couldn't do anything further without its consent.

Mr C didn't agree and provided information to show his credit file in November and December 2021 was still reporting as missed payments.

As no agreement has been reached, this 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.

Firstly, I should say this decision will only consider the actions of TransUnion – not those of any other third-party, namely N. I say that because Mr C is disputing the information N is reporting. While I will mention N, specifically in relation to what this Service has instructed it to do, as this complaint is about TransUnion, it's only the actions of TransUnion I can comment on.

As our Investigator explained, 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 and raised disputes with N, each time Mr C raised his concerns. It asked whether the information displayed, in relation to the payments for November and December 2021 could be updated. And on each occasion, it did so shortly after Mr C contacted it.

In January 2024 N didn't respond to TransUnion's dispute, so TransUnion made the decision to suppress the information for 28 days. This is a decision TransUnion can make and seems reasonable, as without a response it couldn't say whether this information was correct, or not. However it's not reasonable to suppress this information indefinitely since the information could be accurate, so it also seems fair it was re-added to Mr C's credit file.

However, in both November 2024 and January 2025 N did respond, but didn't give TransUnion the permission to amend the data. So there wasn't anything further it reasonably could do.

I'm aware this Service asked N to amend Mr C's credit file in September 2024 – but even so, until N gave TransUnion the authority to amend the report, it couldn't do this. That's because this Service's instruction was for N, rather than TransUnion, so I still think it's reasonable for TransUnion to follow N's response to the disputes it raised.

I'm aware Mr C has provided a screenshot that suggests his credit file is still showing these payments as missed. It's not clear where this information is from, but I've seen a copy of the data TransUnion is now reporting, and that shows his credit file now correctly reflects he was in an arrangement to pay in November and December 2021. I think it's also worth noting a credit file will generally show missed payments, even when an arrangement to pay has been agreed. Here I can see Mr C's credit file shows as 'AR' for November and December 2021 – so even though it may also show as a missed payment, that's as I would expect because it also reflects the arrangement to pay.

It's not clear when N processed this update, but what's important here is, based on the

information I've seen, Mr C's report is reflecting as it should and I haven't seen anything to suggest TransUnion should have amended it previously, as N didn't give it authority to do so.

I understand Mr C also considers this information has impacted his credit score. As I've explained, TransUnion did what it needed to here and raised disputes about the information Mr C considered to be incorrect – but N didn't give TransUnion the authority to remove it. So any impact this may have had on Mr C'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 your 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, Mr C's credit score itself in isolation wouldn't impact any potential applications. And while this situation is no doubt frustrating for Mr C – 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 did so quickly, but the response it received from N didn't allow it to be updated. As such, I won't be asking TransUnion to do anything 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 Mr C to accept or reject my decision before 23 July 2025.

Victoria Cheyne
Ombudsman