

The complaint

Ms M complains that TransUnion International UK Limited (TU) didn't deal with a dispute she raised in a timely manner.

What happened

Ms M noticed a current account with a bank I'll refer to as, that she didn't recognise as being hers, showing on her TU credit report.

She raised a dispute about this with TU on 6 November 2024. TU responded the same day acknowledging the dispute she had raised and asking for further information. The acknowledgement stated once the information was received by them the dispute team would deal with it and be in touch within 28 days. Ms M provided the information on the same day.

TU sent a further acknowledgement from the customer service team on 20 November 2024, advising Ms M that the disputes team were now dealing with the matter and they would contact her within 28 days.

Ms M didn't hear back from TU anymore and on 3 March 2025 she raised a complaint. Within her overall complaint she said that the data being reported on her credit file for this time had caused her a great amount of worry and distress and had harmed her financially. She was seeking £750 in compensation for this.

TU upheld her complaint and explained that when the dispute had been passed to the dispute team to deal with her email address hadn't been included and so this was the reason, they hadn't updated her. They said this had been an oversight and apologised. They also explained that N had responded to the dispute saying that Ms M would need to contact a branch to look into matters. TU confirmed at this time the account was no longer showing on Ms M's credit file so it appeared N had removed the entry, although they couldn't tell when this had happened.

After some emails back and forth between both parties TU made a compensation offer of £50 to recognise their error. Ms M remained unhappy and so brought her complaint to this service, letting us know that she was still seeking an award of £750.

Our investigator upheld Ms M's complaint and increased the award from £50 to £100. TU agreed to this, but Ms M didn't. The matter has now 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. If I've not reflected something that's been said in this decision, it's not because I didn't see it, it's because I didn't deem it relevant to the crux

of the complaint. 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.

As both parties agree on the main parts of this complaint all that is left for me to decide is if the award of £100 is fair in the circumstances. I think it is, and I'll explain why.

Before I go into the detail, I'd like to set out that TU aren't responsible for the reporting of the data to Ms M's credit file – so the impact I'm looking at here is not that the account was being reported. But the impact of TU not letting Ms M know about N's response that she needed to visit a branch. I think it is also useful for me to make clear we are not here to punish businesses but to consider the impact of any mistake they may have made and fairly put that right.

In summary, Ms M has told us that she was financially impacted by the information being reported to her credit file, but she hasn't provided any evidence to support that. She further explained that she was worried about applying for credit during this time in case it was declined, which in turn meant she was in limbo. No evidence has been provided to show the account that was being reported had a detrimental effect on Ms M's credit report. And even so, my role here is to consider what happened and not what might have happened. Even if Ms M were able to show a financial impact – I'd have to be satisfied the impact was caused by TU not providing her with N's response, *and* that this was the sole reason for it. It's unlikely I would be able to do this because as I have already explained N were responsible for reporting the account to Ms M's credit file in the first place so would likely be responsible in part *if* reporting of the account had caused detriment.

There is no question TU should have provided Ms M with N's response by 18 December 2024. They didn't do that and only gave her the answer after she contacted them in March 2025. Ms M has said she likely followed up with TU in between but she has nothing to show this and had personal issues at this time, and this impacted her ability to chase TU about the matter. She also told us that she had contacted N herself – although she says they pointed her back to TU. TU don't have any record that Ms M followed this up in between November and March – and arguably she shouldn't have needed to.

Thinking about all of this I have to balance what Ms M has said about the problems and distress the issue was causing and with the fact that she didn't get back in contact with TU for three months, even though she said N pointed her there when she contacted them directly.

I've also had to consider that we don't know when N stopped reporting the account, as by the time Ms M did contact TU in March it had already been removed, so TU not contacting Ms M may not have had any impact on the reporting itself.

Having said that, I have no doubt that TU caused Ms M some inconvenience when not contacted her as they had said they would. And I accept seeing an unrecognised account on her credit file would have been worrying for Ms M and she was relying on what TU had told her – that they would contact her in 28 days. So I do think they let her down, but taking everything into account I'm satisfied £100 is a fair and reasonable offer to put things right here.

I realise Ms M will be disappointed with this outcome, but my decision ends what we – in trying to resolve her dispute with TU – can do for her.

Putting things right

On acceptance of this decision TU should pay Ms M £100.

My final decision

For the reasons set out above, my final decision is that I uphold this complaint, and I require TRANSUNION INTERNATIONAL UK LIMITED to carry out the actions as set out under the 'Putting things right' section of this decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 8 October 2025.

Amber Mortimer
Ombudsman