

The complaint

Mr I complains that Transunion International UK Limited (TU) are allowing incorrect information to be displayed on his credit file.

What happened

Mr I's complaint centres around an account he has with a utility supplier - I'll refer to them as S. He has been in dispute with S over his billing across a number of years and they are reporting missed payments to the TU.

Mr I raised a dispute with TU about this. TU forwarded the issue to S for a response. S said:

Hi, this customer has their credit file marked, which is correct as the debts haven't been paid periodically. So, we cannot remove the missing payments.

TU let Mr I know the outcome of his dispute and that they wouldn't be able to remove the information he was disputing. Mr I was unhappy with this and brought a complaint to this service.

Our investigator didn't think TU had done anything wrong and so didn't uphold Mr I's complaint. 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.

While I understand what Mr I is seeking is to have the information removed, I need to explain that my decision can only be about TU's actions. This means I will only be considering if TU did what they were supposed to when Mr I raised the dispute with them about the information S is reporting. I won't be considering any of S' actions or decisions as they don't fall under the remit of this service.

When someone raises a dispute with a credit reference agency (CRA), as Mr I has done here, with TU. The CRA is required to follow a dispute process where they raise the matter with the business reporting the information. The reporting business would then have 28 days to give a response, which in turn should be passed to the person raising the dispute. If the reporting business doesn't give permission for the data to be changed, then the CRA must leave it as it is. This is because it doesn't own the data - the reporting business does. And in any case if they made changes to the data without permission of the reporting business the

change would be overwritten at the next update – which generally happens monthly. In this case the reporting business is S.

TU have provided evidence of their dispute system showing they raised the dispute with S on 24 April 2025 shortly after they were alerted to the problem. S responded on 7 May 2025 with the outcome quoted above and TU relayed the information to Mr I on 21 May 2025. Based on this I'm satisfied that TU have done what they are required to do. And I understand that hasn't resolved things for Mr I, but there isn't anything further I could ask TU to do to solve that for him. Because as I explained above S is the data owner and they report the information to TU – this is done on a monthly basis. So even if TU removed the data Mr I disagrees with, which to be clear I'm not asking them to do, it would be readded the following month when S send their monthly reporting.

I realise Mr I's strength of feeling about this and understand he has taken this matter up with S separately, and he feels they aren't dealing with it, but that doesn't mean TU can be held responsible instead.

I accept Mr I will be disappointed with this outcome, but my decision brings to an end what we – in trying to resolve his dispute with TU – can do for him.

My final decision

For the reasons set out above, my final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 20 October 2025.

Amber Mortimer
Ombudsman