

The complaint

Mr T complains TransUnion International UK Limited displayed incorrect information about his electoral roll on his credit file.

What happened

Around April 2025 Mr T became aware TransUnion were incorrectly reporting electoral roll data at his current address as having ended in December 2024. So he raised a complaint with TransUnion, saying his electoral roll had remained unchanged, at his address since April 2023.

TransUnion reviewed matters, and asked Mr T for confirmation from his local council that the details it was reporting were incorrect. Overall, it didn't consider it had made an error, so Mr T contacted this Service and obtained confirmation from his local council.

While the complaint was with this Service, TransUnion confirmed the data had been updated and the electoral roll details now reflected correctly. Mr T accepted this, but considered TransUnion should ensure this doesn't happen again. He also said he'd failed an application around March 2025, made to a letting's agency, as a result.

An Investigator here reviewed matters and didn't think TransUnion had acted fairly. They said while TransUnion had now corrected Mr T's electoral record, it took too long to do so and had since updated its processes. As a result, Mr T was caused distress and inconvenience, for which they considered £200 was fair compensation.

TransUnion accepted our Investigator's findings, but Mr T didn't. In summary he said TransUnion should:

- Pay £300 compensation
- Provide a formal apology
- Conduct checks of his electoral role data on a yearly basis, given the issue had occurred previously.

Our Investigator didn't consider this was a fair resolution, so 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.

TransUnion don't own the data it reports on – the data is owned by lenders, third-party

companies and other organisations. This means TransUnion isn't generally responsible for the data provided – but must look to correct it where it can, when a dispute is raised.

It's generally accepted credit reference agencies (CRA's), such as TransUnion aren't able to raise individual disputes about public data, such as electoral roll information – unless it's clear it's made an error in updating the information it holds.

Here, TransUnion has acknowledged Mr T's electoral roll status and address hadn't changed – so it shouldn't have reflected as having done so in December 2024. I'm pleased to see TransUnion has now corrected this information, it appears to have done so by around August 2025. As such, all that's left for me to consider is the impact the incorrect information caused Mr T. On this, he's shared evidence of an application he says was declined. Our Investigator asked Mr T on several occasions for more detail about this. Mr T told this Service it related to a letting's agency and provided a screenshot, which said:

"Our CRA partners were unable to verify the applicant's address in the credit record using the details provided....the absence of a verified record means that we are unable to recommend a pass for this section".

While I've not seen evidence of the impact this had on Mr T, having considered matters, there isn't enough to say this was because TransUnion displayed incorrect information about his electoral roll on his credit file. While I accept there were issues with his electoral roll, in order to uphold this aspect of Mr T's complaint I'd need to be persuaded it was solely this that caused the application to be declined. And that decline caused Mr T a loss. Which isn't something I've seen here.

I understand Mr T also considers these issues impacted his credit score. While I appreciate it's frustrating the errors occurred, 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 an application, using their own systems. As such, although Mr T says his credit score dropped, I'm not able to say this was solely as a result of TransUnion's actions relating to his electoral roll either.

Mr T also considers our Service should require TransUnion to carry out yearly checks on his credit file to ensure this issue doesn't happen again. And he's referenced other decisions our Service has issued, as well as previous complaints he's made about TransUnion. However, my role is to decide each complaint on its own merits and while complaints may appear similar on the face of it, this may not reflect the subtleties of each case. While I appreciate this isn't the first time Mr T has raised a complaint against TransUnion about his electoral roll data, having looked at the impact on this occasion, I don't think it would be fair for me to require TransUnion to check Mr T's electoral roll data on a yearly basis. I say that because TransUnion has identified an error, which it's now put a fix in place for, which resolved the issue. While I appreciate errors occur, as was the case here, if this were to happen again, Mr T is able to contact TransUnion about this.

I should also say, for similar reasons as above, while I'm aware Mr T considers he should get more compensation, having considered the impact caused solely by the error TransUnion made on this occasion, I'm satisfied a total payment of £200 is fair. It is in line with the level of inconvenience and distress Mr T has suffered and in line with our award

ranges for situations like this, and it's right Mr T is compensated for this as a result. I also think in paying this award, TransUnion is acknowledging it's error. As such, should TransUnion wish to write to Mr T explaining this, it can do that, but I won't be requiring it to issue a written apology in addition.

Taking everything into account, while I understand Mr T will be disappointed as he wants to understand exactly what's happened here – mistakes do happen, but TransUnion has put in processes to prevent this happening in future and has corrected Mr T's electoral roll details, as I'd expect. It's also not possible to say for certain a problem won't reoccur. But as I've said, should this happen again, Mr T can contact TransUnion about that.

As such, although TransUnion has now resolved matters, Mr T was put to some inconvenience and caused distress as a result. So I uphold this complaint and require TransUnion to pay Mr T £200.

My final decision

For the reasons set out above I uphold this complaint and require TransUnion International UK Limited to pay Mr T £200 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 16 December 2025.

Victoria Cheyne
Ombudsman