

The complaint

Mrs A complains TransUnion International UK Ltd is reporting incorrect information on her credit file.

What happened

Around March 2025 Mrs A contacted TransUnion as she became aware it was reporting accounts from companies I'll refer to as "N" and "B", that showed an incorrect address and name on her credit file.

TransUnion raised disputes with both companies. N responded but didn't give consent for TransUnion to update or remove the information and asked that Mrs A contact it directly. B also responded, and it confirmed the incorrect address could be removed.

Alongside this, Mrs A contacted N and B directly to establish how the error had occurred. Both said it hadn't shared the information with TransUnion and N said it had contacted it directly to ask if the information could be removed, and Mrs A's name corrected – but TransUnion had declined.

TransUnion reviewed matters but didn't consider it had acted unfairly. It explained it received an address link from N in 2022, which had also created an alias link, but it had now removed these.

Mrs A didn't consider this resolved matters, asking for clarity over how the error had occurred, what an alias link was and why TransUnion had told N the information couldn't be removed.

With no resolution Mrs A referred the matter to this Service. She considered TransUnion hadn't dealt with her complaint as it should or evidenced why the error had occurred. She also said as a result, TransUnion had breached the General Data Protection Act (GDPR).

As Mrs A remained unhappy, she contacted this Service. An Investigator here reviewed matters, but overall didn't think TransUnion had acted unfairly. They said while both TransUnion and N and B had different versions of events, based on the evidence available they couldn't say TransUnion had made an error. In addition, they explained, when issues such as this occur, they would expect TransUnion to raise a dispute and it did that here.

Mrs A didn't agree and in summary said it was unreasonable to say it was TransUnion's data that was accurate, rather than N or B's. She also didn't consider the time taken to resolve matters had been taken into account.

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've read and taken into account all of the information provided by both parties, in reaching my decision. I say this as I'm aware I've summarised Mrs A's complaint in considerably less detail than she has. If I've not reflected something that's been said 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. This also means I don't think it's necessary to get an answer, or provide my own answer, to every question raised unless I think it's relevant to the crux of the complaint.

Within this decision I can only consider the actions of TransUnion not those of the other organisations Mrs A has mentioned, namely N and B. As such, this decision will only focus on the actions of TransUnion and whether it acted fairly, or not.

In this case TransUnion has given one version of events, and Mrs A has shared information from N and B – giving their version of events. But ultimately, I must base my decision on the evidence I have available, which I've done here.

Firstly, I think it would be helpful to explain, 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 it is sent to the CRA in a data package for it to report. CRAs then report whatever information they have 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, it's provided evidence it raised a dispute with N and B in March 2025, shortly after Mrs A asked it to. N responded to say:

"We're unable to approve via this channel, please advise the customer to contact N to discuss this further".

TransUnion then shared a response with Mrs A, explaining the dispute it raised with N had been unsuccessful. B however, confirmed the incorrect details could be removed – which TransUnion appears to have then actioned. Given the responses it received, there was nothing further TransUnion could reasonably do.

Having read all of the information provided by Mrs A from N and B, I can see they've said they didn't share this information with TransUnion initially. N has also said it asked TransUnion to delete the information, but it says it replied saying an open joint account with N was reflecting a middle name initial for Mrs A.

I don't know why N said this, and nor can I comment on why N says it asked TransUnion to take actions, that it considers it didn't do. From the information I have seen, TransUnion did arrange for Mrs A's information to be corrected, both her address and name. And as explained, typically it's for TransUnion to raise disputes with the data owners (N), rather than the other way round – which I can see did happen here.

I appreciate Mrs A wants to understand exactly where this information came from and how the error occurred – but it's not always possible to establish a root cause. In this case,

TransUnion has shown it was supplied with an incorrect address, by N, in 2022 – which looks to be how it was added to Mrs A's credit file at the time. And that's what I'm required to base my decision on.

That said, however the error ultimately occurred, when considering what a fair and reasonable outcome is, I must take into account when TransUnion became aware of the issues and whether it worked to correct this at the time. And based on what I've seen, it did. Mrs A notified it there was a problem around March 2025 and it worked to fix the issues. While it didn't initially get consent from N to update or remove the data, it eventually did. At which point Mrs A's information was corrected. As such, I can't say TransUnion has made an error here.

Although the incorrect information appears to have been on Mrs A's credit file for some time, I wouldn't expect TransUnion to investigate the validity of data, or update it, before reporting on it, to the extent Mrs A has said. That's because, as long as sufficient information matches the information TransUnion is reporting on, as was the case here, I wouldn't expect it to carry out a more detailed review as TransUnion wouldn't have access to the information necessary to do so. So I can't agree TransUnion has acted unfairly in not doing so, because it doesn't own the data and must follow the directions of the data owners – as it did here.

Overall, I can see this has been a distressing time for Mrs A, she's been given opposing accounts by the parties involved. And I'm aware it's had an impact on her employment – so I can appreciate why she was keen to get the issues resolved quickly. However, in order to uphold this aspect of Mrs A's complaint, I'd need to see that it was an error, caused partly or solely by TransUnion, that led to the incorrect information appearing on her credit file. But as I've not seen that to be the case, I also can't hold TransUnion responsible for any impact this may have had.

Mrs A also raised concerns about her electoral roll data – which was impacted by this issue too. However, as explained above, I wouldn't expect TransUnion to resolve this, or know there was an issue, until Mrs A raised it with them. And once it did, it fixed this, as I'd expect.

For completeness, I'm aware Mrs A also raised concerns that the error in her address was as a result of a language translation – but based on what I've seen, part of the address, including the postcode was wrong. I haven't seen this to be as a result of an error on TransUnion's part, and this has now been corrected.

While I note Mrs A has raised concerns about the way in which TransUnion has handled her data, referring to certain laws and legislation, that isn't the role of this Service to decide. Should Mrs A remain unhappy about TransUnion's actions in this regard she'll need to raise her concerns with the Information Commissioners Office – which is the most suitable organisation to deal with this.

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 initially. And while there is conflicting information in this case, I haven't seen that TransUnion has made an error. 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 Mrs A to accept or reject my decision before 13 January 2026.

Victoria Cheyne
Ombudsman