

The complaint

Mr L complains that TRANSUNION INTERNATIONAL UK LIMITED (TU) is displaying incorrect information on his credit file which they won't remove.

What happened

Mr L says his TU credit file incorrectly shows he has three accounts with a company that I'll refer to as L. He asked TU to remove at least one of these accounts (account A) in 2021.

As he saw this hadn't happened, in April 2023, he complained to TU about account A and the other two accounts (B and C). TU responded letting Mr L know that only accounts A and B were showing on his credit file. They said they had disputed account A in 2021 and L had said it would be closing the account. But as it was still showing on the credit file in 2023 TU agreed to raise a new dispute with L for account A and said they would also dispute account B at the same time.

Mr L was unhappy with TU's response and so brought his complaint to this service. Our investigator didn't think Mr L's complaint was one that should be upheld, in summary she said TU had done what they needed to do when they raised disputes with L and that if Mr L still believed the accounts were incorrectly showing he would need to take it up with L directly.

Mr L disagreed with the investigator and asked for an Ombudsman's decision, so 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.

Having done so I have to tell Mr L that I have reached the same outcome as the investigator and for broadly the same reasons – so I'm not sure there is much I can usefully add to what's already been said.

It may be helpful to explain that I am only considering TU's actions up until they issued their final response to Mr L on 13 July 2023, even though I may mention events beyond this date.

Credit reference agencies such as TU are provided data from a variety of sources such as local authorities, utility companies, lenders and debt management companies (data providers). This is normally by way of an automatic monthly update. The data providers own the data and are responsible for making sure it is up to date and accurately reflects the status of an account. Having said that, TU also have a duty to ensure they play their part in making sure data that is displayed is accurate. So, if they are challenged by a customer on the accuracy of the data they are displaying, they are expected to raise a dispute with the data provider and ask if they can change or remove the data. It is then up to the data provider to say if the data should be changed or removed. It's worth pointing out here that if TU removed or changed the data without the data provider's permission, it would simply

reappear at the next automatic update, so wouldn't be a permanent solution.

In Mr L's case I can see that TU disputed account A with L in October 2021. L responded saying the account was closed on 8 July 2021, but as it had defaulted the account would still show with the default for six- years form the date of default.

When Mr L complained to TU in 2023, he says account A, B and C were showing on his credit report however TU only had A and B showing. Mr L hasn't argued this or provided anything to show account C was showing on his credit file, so I have accepted it is only account A and B that is outstanding.

In their final response to Mr L, dated 13 July 2023, TU said it would raise new disputes with L about account A and B. So, I'm satisfied that TU was following the process as it should to ensure the data, they were displaying was correct. It follows that I can't fairly say TU has acted unfairly, so I won't be asking it to do any more to resolve Mr L's issue here.

I know Mr L will be disappointed with this outcome. But my decision ends what we - in trying to resolve his dispute with TU – can do for him. But I hope Mr L finds it reassuring to know that TU have provided evidence to this service to show that following the final response letter they did raise disputes with L for accounts A and B. They also provided evidence to show that L responded saying that Mr L should get in contact with it directly if he wanted to discuss the accounts.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 20 November 2023.

Amber Mortimer
Ombudsman