

The complaint

Mrs G complains that TRANSUNION INTERNATIONAL UK LIMITED trading as TransUnion (TU) have been reporting incorrect information about her on her credit file.

What happened

I previously issued a provisional decision on this case. It was my intention to come to a different outcome to the Investigator – because of this, I wanted to give both parties the chance to respond with anything else they wanted me to consider before I come to my final decision on the matter.

I have copied my provisional decision below, which also forms part of this final decision.

“Mrs G has referred her complaint to this service because information relating to her name, address, electoral role status and the length of time she has lived at her address is being incorrectly reported by TU.

Mrs G says she first raised a dispute about information on her credit file on 16 May 2022. She says she didn’t hear back from TU, and so she contacted TU again on 2 June 2022 and didn’t get a reply. Mrs G raised another dispute with TU on 10 June 2022, TU responded to say it had fixed the issues, but on checking her credit report again, Mrs G noted that the issues hadn’t been fixed.

On 22 June 2022, Mrs G raised a third dispute, and made a complaint at the same time. And essentially, TU didn’t do anything to correct the information Mrs G says was wrong.

Mrs G says the errors and TU’s failure to correct her credit record has had a negative impact on how lenders are viewing her credit worthiness. Mrs G says that she wants to get a mortgage, but the incorrect information on her credit file is preventing her from getting one. All of this has caused her a lot of upset and distress.

To put things right, Mrs G would like the information on her credit report correcting.

An Investigator looked into the information provided by both parties and thought Mrs G’s complaint should be upheld in part. The Investigator felt that while TU had put right information relating to Mrs G’s name and information relating to electoral role data – it had taken much longer than it should have to rectify matters. The Investigator found that Mrs G still wasn’t showing as being on the open register, which was incorrect and so TU should put this right. And so, the Investigator thought that TU should pay Mrs G £200 for the delays, inconvenience and distress the situation had caused. The Investigator didn’t think that TU had done anything wrong in relation to Mrs G’s address, or the date she’s moved address and so they didn’t think TU needed to do anything more here.

Mrs G didn’t agree with the Investigator’s view. She maintained that TU were wrong to be reporting her name incorrectly and also her address. She provided this service with evidence to support her comments. And she provided additional information about how TU’s errors had impacted her.

I wrote to Mrs G before coming to this provisional decision. I wanted clarification on the issues that were still outstanding on her credit report – mainly to check that it was now just the address and the date she moved to that address that was an issue. But I didn't get a response to my email.

I also wrote to TU before coming to this provisional decision. I explained that I'd seen enough evidence to support what Mrs G had said about it reporting the incorrect address, and the incorrect date she moved to the address. I asked TU how it intended to put things right for Mrs G. It agreed that it had made a mistake in the reporting of Mrs G's address, and it should have picked up on this sooner. It confirmed that it had now changed Mrs G's address to the correct address, it confirmed it had also made a change to show that Mrs G had continuously lived at this address since July 2021. It said it would also increase the distress and inconvenience award to £300.

What I've provisionally 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 considered everything available to me. I intend to uphold Mrs G's complaint. And I'm currently of the view that TU should increase the compensation award to £500. And put right the incorrect information being reported about Mrs G – if it hasn't already done so.

TU has now accepted that Mrs G's address was being reported incorrectly, so this point is no longer in dispute. And TU has confirmed that this has now been updated. I suggest that Mrs G checks her report to ensure her address is now displaying correctly and if she has any concerns about this, she should let me know before the deadline in this provisional decision.

TU are still reporting the date Mrs G moved to her address as July 2021. I have seen a copy of Mrs G's tenancy agreement, and a reference from her previous landlord, which are dated May 2021. But neither of these letters are proof of the date Mrs G moved to the address in May 2021. If Mrs G has any other evidence of the date she moved, she should, in response to this provisional decision provide that evidence. If Mrs G is able to show that she lived in the address in May 2021, my final decision will likely order TU to change the date she moved.

Based on the information I've seen; I think TU is now reporting Mrs G's name correctly. However, if this isn't still the case, Mrs G should let me know.

TU has also confirmed that the electoral roll information has now been updated. Again, if this isn't the case then Mrs G should let me know in response to this provisional decision.

Thinking about everything that has happened here, I think the issues Mrs G has raised should have been dealt with in a much timelier manner than it has been. I think Mrs G has spent a lot of time disputing the matter, which has understandably caused her an unnecessary amount of worry, frustration and upset. For this reason, I find that TU should compensate Mrs G £500 – I think this award is a fair reflection of the impact to Mrs G and in line with this service's normal approach to distress and inconvenience awards."

TU responded to the provisional decision to say they had nothing further to add.

Mrs G responded and said that a lot of the information on her credit file is still showing incorrectly. In relation to the information being reported about her by TU, in summary, she says:

- Her report shows incorrect dates she moved to various addresses.
- The date she moved into her current address is showing as 18 June 2021, when it should be 28 May 2021.
- Under the “corrections and other names” section of her credit report, her previous name isn’t showing.

Mrs G has also raised concerns about another online credit report she’s seen, which she says TU are responsible for.

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 taken everything into account, it is still my decision to uphold Mrs G’s complaint, for much of the same reasons as outlined in my provisional decision. However, I will cover off the additional points Mrs G has raised.

In reaching my findings, I haven’t commented on every point of concern Mrs G has raised. I don’t intend to offend her by not doing so or mean any disrespect in taking this approach. This reflects the informal nature of this service.

When Mrs G first referred her complaint to this service, she raised an issue with how her address was being displayed. She was also unhappy that TU weren’t displaying her full married name. And that it was displaying incorrect information about when she moved into her current property.

I asked Mrs G in response to the provisional decision to let me know if these things hadn’t been put right. Mrs G didn’t comment on whether her address is now being displayed correctly or not, so I’ve assumed that it is. Or whether her full name has been updated or not, so again I’ve assumed that it has.

The next issue Mrs G raised in her initial complaint, is the date TU are recording that she moved into her current address. Mrs G says that this is displaying as June 2021, when it should be displaying as May 2021. Mrs G has provided this service with copies of her tenancy agreement as evidence she moved in May 2021. I’ve put this to TU, who have explained:

“A credit report is not an accurate reflection of dates of residency at an address, rather it is to show when data was reported to us by local authorities, lenders etc. The electoral roll dates will not correspond to tenancy agreements, rather the date on which they were reported as being registered on the electoral roll. Again, address links are supplied by data providers, and this is just when they reported the link to us not when she moved into the property.”

I’m satisfied with this explanation, so I don’t find that TU needs to update Mrs G’s credit file information with the date of her tenancy agreement. However, if Mrs G has evidence from data providers to show they told TU she was registered at the address at an earlier date, then I’d expect TU to take this information into consideration.

In response to the provisional decision, Mrs G raised other issues with her credit report that she hadn’t raised previously. I’m not able to consider these issues as part of this decision, as the rules I must follow allow TU time to investigate the issues before this service can consider them. Mrs G will need to raise this as a new complaint with TU in the first instance.

Mrs G has also raised concerns about another credit report she's seen that she says TU are responsible for – in that information in this report is also inaccurate. This will also need to be raised as a separate complaint, through to that firm. That firm will also need time to investigate the matter before it can be referred to this service. This decision is solely about TRANSUNION INTERNATIONAL UK LIMITED trading as TransUnion – I can't consider a complaint about a different firm in this decision.

I note that Mrs G doesn't find that the £500 distress and inconvenience payment is enough to compensate her for what's happened. And that's because this situation has caused her a lot of stress and has prevented her from being able to get a mortgage – which in turn has impacted her child. I can understand that this situation must have been stressful – and it's clear it's been difficult to sort out too. Mrs G hasn't sent in evidence to support what she's said about not being able to get a mortgage solely because of the information being reported on her credit file. However, I have taken into account the likely loss of opportunity in being able to apply for a mortgage with the correct information showing on her credit file. When coming to a fair award, I took into account our normal approach to distress and inconvenience payments which can be found on our website, and I considered what Mrs G had told us about her situation. Having done so, I still find the £500 to be fair in the circumstances.

Putting things right

To put things right, TU must:

- Ensure Mrs G's address is displaying correctly on her credit report.
- Ensure Mrs G's full name is displaying correctly on her credit report.
- Pay Mrs G £500 for the distress and inconvenience its mistake has caused her.

My final decision

For the reasons set out above, I uphold Mrs G's complaint. I order TRANSUNION INTERNATIONAL UK LIMITED trading as TransUnion to put things right by doing what I've said above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 11 January 2024.

Sophie Wilkinson
Ombudsman