

The complaint

Mr M complains that TRANSUNION INTERNATIONAL UK LIMITED (TransUnion) had been reporting an incorrect prefix for him on one of his credit accounts.

What happened

I previously issued a provisional decision on this case because 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.

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

“Mr M noticed that TransUnion were reporting an incorrect prefix for him on some of his accounts. However, the complaint he has brought to this service is about one specific account, who I’ll refer to as “A”. He says this caused difficulty with him being able to obtain credit.

TransUnion say that the information being reported had been provided by the lender and so it hadn’t done anything wrong by reporting it. However, it confirmed that where Mr M had contacted A to make the correction, this would take four to six weeks to reflect on his credit report.

The Investigator thought TransUnion should have done more to help Mr M when he reported the incorrect information – for example, it should have disputed this with the lender. Because of this, the Investigator said TransUnion should apologise to Mr M for the inconvenience caused.

Mr M accepted the Investigators view, but TransUnion didn’t.

TransUnion responded to say it didn’t agree with the Investigators assessment. It said that it wouldn’t normally dispute personal information such as name and date of birth – this is because this information is normally provided to the third-party by the customer at account opening stage. And the information would need changing by the customer and the lender due to security reasons – which would then be passed onto TransUnion to update.

The Investigator still felt that TransUnion could have done more to check what it was reporting was accurate. And because an agreement couldn’t be reached, the case has been passed to me to make a decision on the matter.

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 all of the information available to me, I don’t intend to uphold Mr M’s complaint.

When Mr M first raised the issue with the reporting to TransUnion, this was in relation to different accounts. And TransUnion confirmed these accounts had been updated and the correct information was being reported on his credit file.

It was in communication between Mr M and TransUnion after the final response letter that the issue with information being reported in relation to Mr M's account with A was noted. At this point, Mr M provided TransUnion with copies of the conversation he had with A. Looking at the screenshots provided, this showed that A had the incorrect prefix recorded for Mr M, and A explained that it would get this updated. It seems that after this, Mr M had a conversation with A where it confirmed the prefix had been updated.

I agree with the Investigator that normally I would expect TransUnion to raise a dispute with the firm reporting inaccurate information. But in this case, it appears Mr M had already contacted A to make the changes – so I don't think it was unfair that TransUnion didn't raise a dispute with A at this stage. Instead, it was just taking time for this information to be updated on Mr M's credit report. TransUnion explained that a change like this can normally take between four to six weeks to show on a credit report – which isn't unreasonable. And I haven't seen anything that makes me think the correction was made outside of this timeframe. When questioned by our Investigator, Mr M also confirmed the information being reported for his account with A is now correct. So, taking everything into account, I can't fairly say that TransUnion have done anything wrong, and I won't be asking it to do anything more for Mr M."

TransUnion didn't respond to the provisional decision.

Mr M responded to say he didn't agree with the provisional decision. He said he agreed with the Investigator's view. And that TransUnion had been a nightmare to deal with so should be held accountable.

The Investigator asked Mr M to be more specific about why he didn't agree with my provisional decision, and he responded to say that TransUnion were a nightmare.

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.

As TransUnion didn't respond to the provisional decision, I've assumed it had nothing further to add.

I have taken on board Mr M's comments in response to the provisional decision, however he hasn't given me much information as to why he felt that TransUnion were a nightmare to deal with – only that he agreed with what the Investigator had said. So, it's difficult for me to know exactly why Mr M didn't agree with the provisional decision.

I do however accept that it might have been inconvenient for Mr M to have had to make the changes to his prefix. But for the reasons I've already stated in my provisional decision, I don't think there was more TransUnion needed to do – Mr M had already made the change with A, and so TransUnion were just waiting for this information to be updated with it. I haven't seen any persuasive evidence to say this took too long.

So, my decision remains the same in that I don't find that TransUnion needs to do anything to put things right for Mr M.

My final decision

For the reasons set out above, I don't uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 30 August 2023.

Sophie Wilkinson
Ombudsman