

The complaint

Miss A complains that TRANSUNION INTERNATIONAL UK LIMITED (“TransUnion”) have failed to provide an accurate credit file that includes details of accounts she held in a previous name and at previous addresses.

What happened

Miss A initially complained through our service about a company who access credit files (I’ll call them “K”) through TransUnion. Our investigator thought her complaint should be considered by TransUnion as it related to information TransUnion were providing.

Miss A complained to them that she was unable to view her credit file through K as the file didn’t show her credit performance before she changed her name in 2019 or her address in January 2020.

TransUnion said they could only report what they were told by the companies who provided credit. They said they were reliant on information provided by them and the local authority in order to verify Miss A’s financial history and that hadn’t been possible.

Our investigator thought TransUnion should amend her credit file to show or link all of her history prior to her name change. He noted that Miss A had confirmed she’d informed all of her credit providers of her updated details.

TransUnion didn’t agree. They said their automated system had been unable to verify Miss A and they were unable to override that robust system. They suggested Miss A should make a postal application for her credit file as, if she did that, they would be able to manually verify her.

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.

Where the information I’ve got is incomplete, unclear, or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

The Information Commissioner’s Office provide the Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies. Those principles say that data that is reported on a credit file must be fair, accurate, consistent, complete, and up to date.

I asked Miss A to make a postal application and I also asked her to make applications for statutory copies of her credit file from the other two main UK providers.

The postal application returned a credit file that Miss A says did not include information about her credit performance under her previous name. She provided deed poll information that showed she changed her name to Miss A on 9 April 2019.

Miss A provided credit files from the other two main UK providers that showed they had been able to incorporate her previous name as an alias on their files. Both of these providers were recording the same credit agreements and the three addresses Miss A had told TransUnion about in her paper application.

Miss A also provided bank statements under her previous name at the address she had supplied to TransUnion in her paper application, and bank statements under her current name at the other two, more recent addresses she told TransUnion about in her paper application.

I think it's likely that TransUnion are receiving the same data from the credit providers that the other credit reference agencies are. The evidence provided by Miss A also suggests it should be. I don't think it's likely the thin credit file is a result of inaccurate reporting by creditors and think it's more likely that TransUnion aren't reporting consistent, accurate and up to date information about Miss A, under her previous name.

Putting things right

TransUnion will need to ensure that Miss A's credit file accurately reflects her credit history under her old and new name and the address history she has told TransUnion about.

I think it's clear Miss A has experienced some distress and inconvenience here. She's had to wait a long time to have her record put right and it must have been frustrating for her to note TransUnion's lack of action and to have had to escalate her complaint to this service. In the circumstances I think TransUnion should pay her £100 compensation.

My final decision

For the reasons I've given above I uphold this complaint and tell TRANSUNION INTERNATIONAL UK LIMITED to:

- Ensure that Miss A's credit file accurately reflects her credit history under her old and new name and the address history she has told TransUnion about.
- Pay Miss A £100 to compensate her for the distress and inconvenience she's experienced.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 10 March 2022.

Phillip McMahon
Ombudsman