

The complaint

Mr R complains that TransUnion International UK Limited shared his full credit report with his sibling. Mr R wants TransUnion to compensate him for the impact the mistake has had on him.

What happened

In early August 2021, Mr R told TransUnion that it had shared his credit information with his sibling. As a result, his sibling put their mortgage application on hold.

TransUnion apologised and explained that the mistake had come about due to a data matching error which had since been put right. Mr R was unhappy with TransUnion's response so brought a complaint to this service.

After considering Mr R's complaint, the investigator didn't think that TransUnion's apology was enough. She recommended that it pay Mr R £150 to apologise.

Mr R isn't happy with the proposed level of compensation. He says that financial data breaches often involve compensation of thousands of pounds. Mr R thinks that the stress he has felt together with the sensitivity of the breach, should be reflected in a much higher amount of compensation. Mr R told the investigator that he would accept a minimum compensation payment of £500.

As Mr R didn't agree with the proposed resolution of his complaint, it has come to me for a final decision.

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.

I should first say that although Mr R is unhappy about the impact the mistake has had on his sibling, I can only consider how Mr R has been affected. It would be for his sibling to bring a complaint in their own name.

TransUnion accepts that it made a mistake when a data matching error allowed Mr R's sibling to see his data. I agree with the investigator that an apology alone wasn't enough to put things right. The key thing that I need to consider is whether the investigator's recommendation that TransUnion pay Mr R £150 is fair and reasonable.

Mr R has mentioned awards of many thousands of pounds in these kinds of financial data breach cases. As the investigator told Mr R, I don't know where he has seen these kinds of figures. I should also say that this service isn't a regulator, so I can't impose any penalties on TransUnion.

I appreciate Mr R found the experience upsetting and embarrassing. But this wasn't a case involving repeated or long-standing mistakes on the part of TransUnion. Mr R complained in early August 2021 and by the end of September 2021, TransUnion confirmed the error had

been put right. Although the mistake shouldn't have happened in the first place, I'm satisfied that TransUnion did what I would've expected it to by sorting the problem out.

I don't have evidence to suggest that Mr R himself suffered a financial loss because of TransUnion's mistake. Although Mr R says his sibling had to put a mortgage application on hold because of the data matching problem, this isn't a financial loss that Mr R suffered so I can't reasonably require TransUnion to compensate Mr R for this. It would be for Mr R's sibling to raise a complaint if they choose.

Overall, I'm satisfied that an award of £150 adequately reflects the impact the mistake has had on Mr R. I'm sorry if this comes as a disappointment to him.

Putting things right

TransUnion International UK Ltd should pay Mr R £150.

My final decision

My decision is that I uphold this complaint. In full and final settlement, I require TransUnion International UK Ltd to pay the amount outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 31 March 2022.

Gemma Bowen
Ombudsman