

## **The complaint**

Mr B complains that TransUnion International UK Limited included information on his credit file that belonged to his sibling.

## **What happened**

In about May 2021, Mr B applied for a mortgage in principle so that he could view a property he was thinking of buying. However, the lender told Mr B that there was a problem and suggested that he check things further with the credit reference agencies.

When Mr B viewed his credit report from TransUnion, he discovered that it contained information about his sibling's finances.

Mr B asked TransUnion to resolve the problem and was unhappy with its response. TransUnion did manage to separate Mr B's data from that of his sibling but didn't uphold Mr B's complaint.

Mr B brought his complaint to this service and the investigator recommended that TransUnion pay him £200 compensation.

Mr B accepts the investigator's recommendation but TransUnion hasn't replied, so the complaint 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 realise that I've summarised this complaint in less detail than the parties and I've done so using my own words. I've concentrated on what I consider to be the key issues. The rules that govern this service allow me to do so. But this doesn't mean that I've not considered everything that both parties have given to me.

My role is to consider whether TransUnion made a mistake and if so, whether it should do more than it's already done to put things right. TransUnion reports data given to it by data suppliers and is generally reliant on those suppliers. However, I would expect TransUnion to query things with a data supplier if it was told about a problem – as was the case with Mr B

The investigator asked TransUnion for details of what happened to cause the problem. But apart from saying that the link will have come from details a supplier has uploaded, TransUnion hasn't given any further explanation.

As the investigator told Mr B, it's possible that TransUnion itself may have caused the problem by merging the profiles of Mr B and his sibling. Without further evidence, I can't be sure of exactly what happened but I accept that something went wrong with Mr B's credit report.

Although TransUnion promptly corrected Mr B's credit file, the mistake left him very concerned and fearful that he'd been the victim of fraud. Mr B couldn't obtain the mortgage in principle when he wanted and I can see this caused him further inconvenience. The investigator recommended that TransUnion pay Mr B £200 to apologise and I consider this to be fair.

The investigator also recommended that TransUnion should offer Mr B a free CIFAS protective marker for two years. This can be added to Mr B's credit file to make organisations aware that his identity may be at risk, thereby reducing the risk of fraudulent credit applications. If Mr B decides to go ahead and apply for a protective registration with CIFAS, I would expect TransUnion to bear the cost of his first application.

### **Putting things right**

To put things right, TransUnion International UK Limited should take the following steps:

- pay Mr B £200; and
- if Mr B decides to apply for protective registration with CIFAS, TransUnion should reimburse the cost of his first application.

### **My final decision**

My decision is that I uphold this complaint. In full and final settlement, I direct TransUnion International UK Limited to take the steps outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 9 June 2022.

Gemma Bowen  
**Ombudsman**