

## **The complaint**

Miss S complains TransUnion International UK Limited trading as TransUnion Information Group have merged her details on her credit file with those of her sibling.

## **What happened**

In March 2021 Miss S checked the information TransUnion held about her following a loan application that'd been turned down by a bank. She found out TransUnion recorded a lot of information about her sibling, who lives at the same property. After receiving a copy of her report, she said there was no apology for the mistakes and stress they'd caused her. So, she complained as she said she'd been penalised for years as a result of TransUnion's errors.

TransUnion replied to Miss S' complaint on 19 August 2021 and said sorry for the obvious annoyance and inconvenience this issue had caused her. They explained they'd corrected their database, and events of this nature are very rare. They said they receive hundreds of millions of personal data records each month from different sources. As there isn't one unique identifier, they spend a lot of time trying to get the most complete picture of a person's identity and credit history. TransUnion said they have a very high success rate of doing this, but occasionally their data gets matched incorrectly. To say sorry for the error, they offered to pay Miss S £50 compensation.

Unhappy with this, Miss S asked us to look into things – setting out the impact this had had on her for many years. One of our Investigators considered everything, and overall she felt £200 compensation was fairer to resolve this issue. Miss S also raised a concern about her credit score being identical to her siblings, but our Investigator didn't uphold this issue.

Unfortunately, TransUnion didn't reply to our Investigator's outcome, but Miss S did, and said she didn't think £200 was enough to compensate her for the damage it's caused her physically and mentally. So, the complaint's been passed to me to decide.

## **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.

### *TransUnion recording incorrect information on Miss S' credit file*

TransUnion have accepted they made an error in the recording of the data, and I understand the credit file is now showing the correct information – so I don't need to make a finding on this or consider it further.

Instead, I need to focus on what I consider is fair compensation. To do that, I need to consider the impact this issue has had on Miss S – which she's set out as an impact on her health, and ability to get lending in the past.

I don't doubt Miss S has been impacted by this – but the evidence she's provided in support of this issue impacting on her health is before she had realised there was a problem with her

credit file. I can see this was mentioned by our Investigator in her outcome, and Miss S hasn't provided anything else for me to consider. So, I can't say the stress of the information being wrong is the sole cause of the health issues Miss S has outlined, but I think it's fair for me to say they likely will have added to or exacerbated them.

Miss S has also said being turned down for credit significantly impacted her and reduced the options she had to pursue matters earlier in her life – such as getting a mortgage. I should explain at this point I'd have to be satisfied the sole or main reason Miss S was turned down for previous lending was due to this error by TransUnion. To be satisfied that was the case, generally I'd expect a lender to have confirmed this was the specific reason Miss S was turned down for that lending. I say that because I know lenders will often take into account many different pieces of information before deciding to lend – and I can't hold TransUnion responsible for another party's actions unless I've got sufficient evidence to show they actually are at fault.

In support of her complaint Miss S has provided evidence of applications being turned down prior to the issues being resolved. None of these letters say the information held on Miss S' credit file was the sole or main reason for the application being turned down. The letters do mention the CRA's – and say Miss S may want to get in touch with them to find out what information is held. Some of these letters dates back several years, though Miss S says she didn't check her credit report until 2021. So, I think I also have to draw the conclusion Miss S could have checked this issue earlier – which may have limited the impact it was having on her.

Bringing all of this together, I do think TransUnion's mistake has caused Miss S distress, but overall I think the £200 recommended by our Investigator for this issue is fair.

*Miss S' credit score is identical to her siblings*

Our Investigator asked Miss S if there was now anything wrong showing on her report – and Miss S said no. We also asked TransUnion why this might be the case. They said as far as they're concerned the information is now correct, and they can't share anything about another party's credit file with us for data protection reasons.

In the absence of any other evidence, it appears this is simply a coincidence rather than anything else. So, given Miss S confirmed there wasn't anything wrong on her credit file, I can't require TransUnion to take any action.

### **My final decision**

I uphold this complaint and require TransUnion International UK Limited trading as TransUnion Information Group to pay Miss S £200 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 15 September 2022.

Jon Pearce  
**Ombudsman**