

## **The complaint**

Mr M complains TransUnion International UK Limited haven't sent him a copy of his credit file despite him asking on multiple occasions.

## **What happened**

I issued a provisional decision setting out what'd happened, and what I thought about it. I've copied the relevant elements below, and they form part of this final decision.

*Mr M was a victim of domestic and economic abuse. In order to put things right, he asked TransUnion to disassociate him on his credit file from his abuser – and while making these requests, asked for a copy of his credit file on multiple occasions.*

*I want Mr M to know that I've carefully read all information he's provided to our service for this complaint – so I'm aware my brief description of his circumstances doesn't come close to explaining what he's been through. But this decision is published on our website, so I've done this out of respect for his privacy, rather than because I've not carefully thought about everything he's told us.*

*TransUnion said no complaint regarding Mr M's unhappiness with his credit file had been raised with them.*

*One of our Investigator's looked into things, and overall felt TransUnion should provide a copy of Mr M's credit file to him and pay him £150 compensation for not providing it when he previously asked for it.*

*I should add I can see a separate issue was raised against a lender, who I'll refer to as T, but it was previously decided as this debt hasn't been written off the account would remain on Mr M's credit file. So, for clarity, this decision doesn't consider that matter.*

*In their initial response, TransUnion replied and simply said they don't agree with the outcome. Generally, it's helpful if either party explains why they disagree along with any appropriate evidence, as this is additional information our Investigators are required to consider before passing a case forward for an Ombudsman to review. And, it's in both party's interest to do this, as further information may lead to our Investigator changing their outcome.*

*After requesting clarification, TransUnion told our Investigator they didn't agree as this wasn't the subject of the complaint (though, they've didn't say what was the subject of the complaint or provide any evidence to back up their comments here as I'd usually expect). They went on to say they couldn't provide copies of credit reports to our service as this is a breach of security – and couldn't trace any contact from Mr M asking for a copy of his credit file.*

*Our Investigator found an example of when Mr M had asked for a copy of his credit report as part of this existing complaint – which TransUnion hadn't apparently actioned.*

*In response to being told the case was being passed to an Ombudsman, TransUnion replied on 29 July 2022 and said they'd been unable to locate emails from Mr M to them – though they could see they were sent. TransUnion have accepted some emails were sent to them, but not received by them through no fault of their customers. As a result, they said they were happy to arrange for a report to be sent but wanted to reiterate this wasn't part of the initial complaint to them which was about disputed data on his credit file.*

*Our Investigator thanked TransUnion for saying they'd send Mr M a copy of the report – and asked for a copy to be sent to us as well so we could see what was actually being reported.*

*Our Investigator reiterated Mr M's difficult circumstances, and ultimate desire to be disassociated from his abuser on any accounts where that was possible. She also explained she appreciated what's been said by TransUnion about emails not being received and the subject of the complaint, but we only sent one example to prove the point there were others. She asked TransUnion to get back about sending the report, and whether they would now agree to the £150 compensation as well.*

*At the same time, our Investigator explained to Mr M that TransUnion were happy to send a copy of the report – and whether he'd accept that plus £150 compensation to resolve the matter. Mr M replied 10 August (close to two weeks after TransUnion said they'd send him a copy of the credit report) to explain he'd not received that yet but would accept the £150 to draw this matter to a close.*

*On 24 August 2022, TransUnion replied and said they'd sent a copy of the report to Mr M by recorded delivery but couldn't send us a copy of the report – saying it contained extremely sensitive information. They didn't make any comment on the £150 compensation we'd awarded.*

*Our Investigator chased them about the £150 compensation but given how long this has been going on for, as they didn't reply by the latest deadline the case has been passed to me to decide. I'm pleased to see on 1 September 2022 Mr M confirmed he'd received his credit file.*

### ***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.*

*I think it's important to set out what I'm not considering, and what I am considering.*

*What I'm not considering*

*I'm aware Mr M has raised the account with T on multiple occasions in his responses on this complaint. But, as explained by our Investigator's that remains an open debt that is due, so unfortunately, the debt will remain on Mr M's credit file until it's satisfied. My understanding is the debt is in joint names, which means a disassociation for that debt can't be processed, as it's held in the name of Mr M and the person he says is his abuser.*

*Likewise, I can't consider any issues regarding any other disassociations Mr M may feel is required having finally been sent a copy of his credit file. That's because TransUnion, like all financial businesses, are required up to eight weeks in which to investigate a complaint. As things stand, Mr M can't have complained about any other disassociations and TransUnion's actions, as he wouldn't have been aware of them because he hadn't received his credit file until recently. So, this decision doesn't address those issues – a new complaint would need to be set up for any remaining concerns Mr M has once he's reviewed his credit file.*

What I am considering – and why

*I've noted TransUnion's concerns regarding the scope of the investigation we're carrying out – and specifically that we're focusing on the credit file not having been provided.*

*It's worth noting Mr M has provided a substantial amount of information, much of it duplicated, and TransUnion haven't replied in full to all questions, despite reminders by our Investigator's. Because of that, I think it's unlikely I've been provided with all of the contact between Mr M and TransUnion. So, I'll set out all of the contact I can see, and I've added my thoughts to each contact as well:*

- *8 May 2020 – Mr M writes to TransUnion (amongst other parties) setting out the circumstances and providing a brief history. In this, he asks if there is further damage due to happen to his credit file. He lists out contact from another creditor he says he wasn't aware of and says apparently this was going to stay on his credit file for six years but he didn't know anything about it.*

*I think for this contact it's clear Mr M is concerned about not just the current issues he knows about his credit file, but also about future debts he might be made aware of later on. As a credit reference agency, TransUnion will be better placed than Mr M to know what's needed to sort this out and to help guide him in what to do. I've not seen anything to suggest they replied and offered to provide a copy of his credit report, which would appear to be the obvious next step following this email as it'd allow him to know what else is being reported – and to then take action to resolve that.*

- *19 October 2021 – Mr M replying to TransUnion's email where he'd asked for a copy of his credit file, they'd replied asking for some of his details, and this was his reply with his name, address history for the last six years and date of birth*

*At this time asking for a copy of his credit report, when it'd not been provided.*

- *23 January 2022 – Mr M to TransUnion direct, and the email starts "I received this email response from yourselves (whom I have yet to receive a credit report from, also I have asked)..."*

*Yet again asking for a copy of the report and expressing dissatisfaction he hadn't received it.*

- *7 March 2022 – Mr M writes directly to TransUnion, to ask for a disassociation from his abuser in relation to the account with T. As part of this, he says he's also requested a copy of his TransUnion credit report but is yet to receive one.*

*Another request for the credit report not acted on by TransUnion.*

- *30 April 2022 – Mr M has provided a screenshot showing he'd given TransUnion information, and they were looking to provide an online report – something Mr M says he never received.*

*And finally, an online effort by Mr M to get the report which, as I've said, he's told us was never provided.*

*I think it's important to remember the context of why Mr M is asking for his credit file. He's set out in quite clear detail in his first contact with TransUnion that he's been the victim of domestic and economic abuse. In such circumstances, I'd expect TransUnion to have really stepped up to provide an appropriate level of support to Mr M.*

*From the information I've listed out above, it's clear Mr M is complaining about the lack of support from TransUnion. This includes the lack of providing a copy of the credit file – which is key information needed for Mr M to move on with matters. I appreciate TransUnion feel the only issue raised to them was about disassociations, but I don't agree that is a fair reflection of the contacts I've listed out above. These contacts are largely in relation to the credit file, and there is more, but I think these contacts are sufficient evidence of the issues Mr M has been having over a protracted period.*

My thoughts on these issues

*Having now set out why it's appropriate for our service to consider these issues, I now need to give my thoughts on them. As a reminder, our Investigator asked TransUnion to send Mr M a copy of his credit file and pay £150 for not doing so earlier.*

*I'm pleased TransUnion have now sent Mr M a copy of his credit report. At the time of this decision, Mr M has now received it, and raised some further concerns. As I've set out above, these will need to be addressed in a separate complaint.*

*In relation to the compensation Mr M said he'd accept the £150 – and TransUnion never explicitly replied on to say whether they agreed with it or not (beyond disputing that we could look at the credit file issues).*

*Having reflect on this, I don't think £150 is sufficient compensation. I say that because I think it's clear in the very first contact, Mr M needed quite a bit of support to get matters back on track. I'd expect TransUnion to have realised this needed to include sending Mr M a copy of his credit report so he could determine what other action he needed to take. Instead, all I can see is repeated efforts by Mr M asking for a copy of the credit file, and TransUnion not being proactive and taking action on that.*

*Given the seriousness of Mr M's personal circumstances, the amount of time it's taken to get to this point, I think the impact is better reflected by a compensation payment of £400.*

## **Responses to my provisional decision**

Mr M replied and said he'd read my report and was happy to proceed.

TransUnion didn't reply by the deadline.

## **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've taken Mr M's reply as an acceptance of the outcome I reached. So, as he's accepted my outcome, and TransUnion didn't reply, I've seen no reason to change the outcome I've reached and still think £400 compensation is fair.

## **My final decision**

For the reasons I've explained above, I uphold this complaint, and require TransUnion International UK Limited to pay Mr M £400 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 26 October 2022.

Jon Pearce  
**Ombudsman**