

## The complaint

Mr B complains that Transunion International UK Ltd (Transunion) merged his and his brothers credit file, allowing his brother access to see his personal data.

## What happened

It was brought to Mr B's attention in April 2022 that his brother was able to see his personal credit information as their accounts had been merged by Transunion. Mr B raised a complaint with Transunion about this which they responded to in June 2022. They said an error had occurred and explained they had made arrangements for this to be corrected. They said it should take 5 to 7 working days but couldn't guarantee a timeframe.

Mr B responded to Transunion explaining he was unhappy with their response and was intending to bring his complaint to the ombudsman service. Transunion reiterated the answer it had already given him and so he brought his complaint to this service.

Mr B told our investigator that the error Transunion had made had caused him a great deal of distress and embarrassment as his brother was now aware of his high indebtedness. He said this has put a strain on his relationship with his brother, as he had previously given his brother money to help by his first home. And he believes his brother is now putting himself under pressure to repay the money causing tension between them which wasn't there before. He has also told us that he feels his standing as head of the family has been compromised because his mother and sister are also acting differently towards him now, I think this is as a result of his brother sharing his concern with them.

Mr B was in the process of applying for a mortgage to move home during this time and his mortgage provider use Transunion as a credit reference agency to perform their checks. They were able to see Mr B's brothers mortgage details showing on Mr B's report, this delayed his mortgage application as they felt he was withholding information from them.

Our investigator upheld Mr B's complaint in summary he said:

- It's clear Transunion failed to carry out appropriate basic checks as they merge credit files belonged to different individuals with significantly different details.
- Given the significant level of upset distress embarrassment and worry, as described above, that was unduly, caused to Mr B along with the lasting long-term impact Transunion should pay Mr B £500 in compensation
- Transunion should also provide Mr B with a letter explaining what happened so he can show it to his mortgage provider, should he need to.

Transunion replied to the investigator making a counteroffer of £250, they didn't give an explanation as to why they felt this was reasonable or why they felt £500 was unreasonable. But said if Mr B didn't want to accept then they would like an ombudsman to review it.

Mr B didn't want to accept Transunion's offer of £250. So the matter has now 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.

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.

There is no dispute between either party that Transunion made an error in merging Mr B and his brother's credit files. So all that's left for me to consider in this decision is how much compensation Transunion should pay Mr B.

The short-term effect of Transunion's error on Mr B is the initial embarrassment he felt that his brother had seen his personal financial details. And the delay in his mortgage application due to his brother's information being on his file. There's also the inconvenience that Mr B was put to in dealing with this.

I consider the longer-term effects on Mr B a much more severe. I say this because although Transunion have corrected the error it's not possible for Mr B to be back in the position he was in with his family prior to his brother seeing his details. He has already explained the embarrassment he felt that his brother now knew he was indebted to credit cards and overdrafts. But beyond that it's damaged their relationship and his standing within the family. He has told us that he was considered the head of the family, the person his family members would turn to for help and advice. But since his family have found out about his financial status, they feel an undue pressure to help him and this is causing tension within his family, making him feel uncomfortable when he is around them.

It's hard to put a financial figure on something that could potentially take months or years to change if at all. But thinking about the error that was made, the length of time Transunion took to put things right, the short-term and long-term impact caused to Mr B I think £500 is a fair amount to acknowledge the distress Transunion has caused.

## **Putting things right**

Transunion should pay Mr B £500 for the distress and inconvenience caused to him by their errors.

## **My final decision**

For the reasons set out above, my final decision is that I uphold Mr B's complaint about Transunion International UK Limited, and now require it to put things right as described above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 28 October 2022.

Amber Mortimer  
**Ombudsman**