

The complaint

Mr Z complains that TransUnion International UK Limited (TU) shared personal information from his credit file with a third party.

What happened

Mr Z complained to TU on 31 March 2022 saying his credit file had been merged with that of another person. TU looked into matters and responded to Mr Z apologising for the error and letting him know they were in the process of fixing it. They also let him know they would consider any direct financial loss that had occurred as a result of the error, where he could provide evidence to support it.

Mr Z didn't think an apology was enough and so brought his complaint to this service. He said he had done some research online and found that errors of this nature should equate to around £4,500 in compensation.

Our investigator agreed with Mr Z that compensation was warranted in his case but didn't agree with the level he had suggested – she initially recommended £150. Mr Z disagreed with the investigator, he explained that the error had caused him stress and worry, and the level of stress was totally new to him, so he found it hard to equate what he felt he should be due in compensation. He went on to say that he felt that TU hadn't treated his case with care and so he felt £1,000 would be more appropriate compensation.

Our investigator thought about Mr Z's comments and increased her compensation recommendation to £250. TU agreed to the investigator's recommendations, but Mr Z didn't and so the matter has 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. Having done so I think the £250 TU has agreed to pay to Mr Z is fair in the circumstances, I'll explain why.

Mr Z has told us his personal information was shared with an unknown third party and he is worried about the implications of what they could do with his information in the future. He says he knows this as the third party contacted him by phone and told him, he says this is what alerted him to his credit file being incorrect.

TU says Mr Z contact them as he was unable to access an account he had with another entity (H) as the information on his credit file was incorrect. H uses information from credit reference agencies to verify its customer's identities, and this was how Mr Z knew his credit file was incorrect.

I'm satisfied both versions of events are known to both parties as the investigator, included them in the views that she sent on 4 August 2022 and 21 September 2022. Neither party has disputed the other's version of events and no evidence has been provided apart from the final response from TU, which supports what they have said about Mr Z contacting them about information on his credit report being incorrect.

Because of this, it's hard for me to say exactly what happened here, but I am satisfied an error of some kind occurred and that TU have taken responsibility for the error and corrected it within a short time once they were notified of it. I also accept there was some impact caused by the error, to Mr Z, and it caused him worry.

I understand Mr Z feels strongly about how he should be compensated for the error and has worries about what could happen in the future. But I can only consider what has happened and in the absence of any evidence of financial loss or detriment, I can't agree that TU should increase the compensation from £250 to a higher amount.

I know Mr Z will be disappointed with this outcome. But my decision ends what we – in trying to resolve his dispute with Mr Z – can do for him.

Putting things right

TU should now pay Mr Z £250 for the trouble and upset caused to him by the error.

My final decision

For the reasons set out above, my final decision is that I uphold Mr Z'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 Z to accept or reject my decision before 16 December 2022.

Amber Mortimer
Ombudsman