

The complaint

Mr D complains about the service received from TransUnion International UK Limited trading as TransUnion (TU) when trying to access his credit file.

What happened

Mr D says his credit information with his bank, who I'll refer to as L, had incorrect information which led to him having problems accessing credit. He says he was told to contact TU to resolve this issue, and did so on 18 August 2021, but says the process was dragged out for nearly a year without progress unless he contacted them for an update.

Mr D says he even went as far as printing out the support application form from their website and sent it to their UK address by post, but this failed to get any meaningful update either. Following that, Mr D contacted TU by a different email address, which got a response – telling him to register on the Electoral Roll (ER). After doing this, he sent in evidence, and waiting again, asked for an update. Several months went by, and still the issue wasn't resolved, even though TU said no further action is necessary.

TU provided Mr D's ER information, and said they were sorry for the delay in resolving the complaint as it was obvious this had a detrimental impact on the resolution of his concerns. This response was sent in October 2022.

Unhappy with this Mr D asked us to look into things. One of our Investigators did so, and overall felt TU had delayed trying to resolve matters for Mr D – so awarded him £150 compensation. Our Investigator also said TU should send Mr D his statutory credit report, and if he then identified any incorrect data, they should help him raise disputes about that.

Mr D accepted this, but TU never provided a response to these findings to our Investigator. Because of that, the complaint's been passed to me to decide.

In August 2023 we asked Mr D if he'd managed to get access online now – and he confirmed he had, though this was a recent development. He said he'd been contacting TU since August 2021 in an effort to try and get the matter resolved.

More recently we asked TU for some further information – and in the course of those questions they've accepted they didn't explain matters properly to Mr D – and said sorry for not sending the paper report to Mr D as our Investigator had suggested.

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.

From the information provided by TU it's not entirely clear why Mr D had such issues in accessing his credit report online. But, what's clear from the information I've got is he did have issues for at least a year – but they're now resolved.

TU's approach when someone tries to access their information online is to try and verify them, and then if they can't they'll offer to send a paper copy of the report once the person has been identified. In Mr D's case, he says he didn't receive a paper copy, TU say they did send one.

I think the key point in Mr D's case though is he wanted to access his report online, and I'm not currently satisfied TU did enough to help him with this.

At the time I understand it was TU's policy to simply say they'd not done anything wrong – but upon proof of identity would send a paper copy of the report. But, in offering online access to their customers, they should offer this to *all* their customers – and in particular help those who can't get access to the report online.

This help wasn't offered to Mr D at all. Instead, I've seen emails Mr D has sent to TU not being answered at all, or not answered properly, leading to inconvenience over a sustained period of time.

I understand the matter has now been resolved, and TU have said their processes have changed and they tell people now why they can't access their report online. This is a positive move and I hope means people in future won't experience the same issues Mr D has had.

But, given all the issues, I think compensation is fair for the impact Mr D has experienced. I can see he's been ignored at times by TU, but I'm also aware he was able to access his report through L. So, although he had problems getting his report online directly through TU, he could have accessed it when he needed to.

Taking all of this into account then, I'm satisfied £150 is a fair way to put matters right.

My final decision

I uphold this complaint and require TransUnion International UK Limited to pay Mr D £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 1 December 2023.

Jon Pearce

Ombudsman