

The complaint

Mr T complains TransUnion International UK Limited caused delays when providing him with a copy of his credit report.

What happened

Mr T contacted TransUnion in July 2023 as he was unable to access his credit report. It's not clear precisely what caused the issue with the credit report but during this interaction, Mr T told TransUnion, he had just a single name, T, and no last name.

When TransUnion responded on 31 July, they provided Mr T with details of the steps he needed to take after changing his name. Mr T responded the same day explaining he'd not changed his name and this wasn't the reason for his contact.

Mr T chased TransUnion for a response, but as one wasn't received, he raised a complaint on 8 August, explaining he'd been unable to access his credit report. He also confirmed TransUnion held up to date records of his personal details.

TransUnion issued their final response to Mr T's complaint on 29 September. In this they explained what information Mr T needed to give them to be provided a copy of his credit report. They also explained this process was in place to protect his personal details.

Unhappy with their response Mr T contacted our service, saying TransUnion had taken two months to ask him to provide additional information to access his credit report – information they could have asked for straight away. He said the delay meant he'd been unable to understand his report, impacting his decision on other credit applications.

An Investigator here reviewed matters and concluded that TransUnion hadn't acted unfairly. He said TransUnion had shown Mr T couldn't be verified with the information he'd provided, and it wasn't unreasonable for them to carry out these checks. He also considered TransUnion had now told Mr T what they needed to provide a copy of his credit report, and they'd done so within eight weeks of Mr T raising his complaint, as we'd expect. So there was nothing further he'd expect TransUnion to do.

Mr T disagreed, he considered it had taken TransUnion more than eight weeks to provide the information, even though he'd been chasing for a response. He also reiterated that he hadn't refused to provide the information.

With no resolution, the case was passed to me to decide.

I issued a provisional decision, explaining why I intended to uphold this complaint. I said:

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.

Since our Investigator issued their response, Mr T has raised further concerns about his electoral role information. Because the concerns weren't formed as part of his existing complaint, he'll need to take this up with TransUnion directly, which I understand he's done, and TransUnion are reviewing. I'd encourage Mr T to provide TransUnion with any information he has that may resolve the issue. As such this provisional decision will focus only on whether TransUnion caused delays in providing Mr T with his credit report and will not consider issues he's experienced with his electoral role.

TransUnion have now accepted they made an error when Mr T first contacted them in July. While TransUnion haven't been able to tell me why this happened, it seems a misunderstanding occurred, and their agent thought Mr T was contacting them about changing his name. As such he was incorrectly provided with information about name changes, rather than information on accessing his credit report. And I think it's fair to say it would have been concerning for Mr T to receive an email saying he'd changed his name, when this wasn't the case.

However, I don't think TransUnion have acted unfairly in asking for additional information, as its important they verify customers before sharing personal data, such as credit reports. But had the error not been made, it seems more likely than not TransUnion would have asked Mr T for the necessary information to access his credit report straight away – preventing the delay of around two months.

Mr T has said the delay in accessing his report impacted his decision on other credit applications. While I agree the delay would have caused some inconvenience, Mr T was able to obtain his credit report from other Credit Reference Agencies had he needed to. Taking everything into account, I don't think TransUnion acted unfairly in asking Mr T for more information before they could provide his credit report, and I understand he's now provided this and been able to access his credit report. But TransUnion made an error when Mr T first contacted them, which delayed matters, so I think TransUnion should pay Mr £100 to apologise for the distress and inconvenience this error caused.

Responses to my provisional decision

Mr T said he agreed with my provisional decision and the amount of compensation I intended to award.

TransUnion replied and said they had nothing further to add.

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.

As Mr T said he agreed with my provisional decision and TransUnion said they had nothing further to add, I've gone ahead and finalised my thoughts. Neither party provided any further information or evidence for me to consider, and as such, I remain of the opinion £100 compensation is a fair way to resolve matters.

My final decision

For the reasons explained above, I uphold this complaint and require TransUnion International UK Limited to pay Mr T £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 13 February 2024.

Victoria Cheyne
Ombudsman