

The complaint

Mr B is unhappy Transunion International UK Limited's website won't allow him to raise disputes about searches on his credit file.

What happened

Mr B says an individual who he sold his car to, is making fraudulent applications using his details. As a result of this, Mr B says he has been monitoring his credit file very closely.

Mr B says Transunion previously removed disputed credit searches relating to the fraudulent applications from his credit file. However, for some reason, Mr B says he hasn't been able to dispute searches on his credit file via Transunion's website at some point between August 2023 and February 2024.

Mr B says Transunion are holding inaccurate data about him and that it's impossible to dispute any credit search using Transunion's website as he says the process is cyclical - Mr B explained that when he clicks on the option raise a dispute on Transunion's website, it ultimately takes him back to the authentication part of the process and that he's not able to move past this point to be able to raise a dispute.

Mr B wants to be able to raise any disputes he has about information on his credit file via Transunion's website, something he says he's done many times before.

Transunion issued their final response letter and apologised for the experience Mr B was having. Transunion asked Mr B to send them information about any searches he wanted to dispute, they set out what information they needed and the email address Mr B could send this information to.

Our Investigator looked into Mr B's concerns. Ultimately, he said while Transunion may not have been able to give Mr B a reason as to why he was facing issues with their disputes process online, their final response letter hadn't addressed Mr B's concerns about this point. Our Investigator ultimately said he felt Transunion had given Mr B an alternative way to raise a dispute. But he felt Mr B was caused upset by Transunion not addressing his complaint point, so he asked Transunion to pay Mr B £150 compensation.

Transunion accepted this. But also said while they couldn't advise exactly why Mr B wasn't able to access the dispute process via their website, it could be down to Mr B raising too many disputes or some kind of connection issue. Additionally, Transunion said as per their final response letter, they would need further information from Mr B about the searches he wishes to dispute so they can look into these. Transunion said they're satisfied they've offered Mr B an alternative way for him to raise disputes with them.

Mr B initially partially accepted our Investigators opinion. However, he said if the issue he was experiencing was down to him, surely Transunion wouldn't have accepted to pay him £150 compensation as no financial organisation he's aware of freely gives away money in such a manner. To resolve things, Mr B suggested Transunion:

- Pay him £225 compensation in total, without any admission of fault, which Mr B says he'd donate to a charity of his choice,
- To confirm in writing that they will accept any disputes he raises via email and that they won't refer him to their website to do this,
- To confirm what email address they expect Mr B to use when raising disputes and for Transunion to provide a timescale for a response to his disputes.

We put this suggestion to Transunion, but they didn't agree. They did, however, set out again how Mr B can raise disputes via email or that he can contact them via phone, which I asked our Investigator to send to Mr B.

Our Investigator considered what Mr B said and explained that he didn't see any reason to amend his recommendation for the amount of compensation he asked Transunion to pay. He also said Transunion had provided Mr B with an email address for disputes to be sent to in their final response letter. And that because Transunion don't own the data on Mr B's credit file, they'd need to raise disputes with the data controllers. Therefore, Transunion wouldn't be able to give a specific timeframe for a response to Mr B's disputes as this is dependent on the response from the data controllers. Lastly, our Investigator said Transunion are aware Mr B hasn't been able to use their online process to raise disputes, so he sees no reason why they'd refer Mr B to their online process, given they've provided Mr B with an alternative method.

Mr B said he saw no reason to agree to our Investigator's outcome. Mr B also said Transunion have been holding incorrect information about him for almost three months before he raised his complaint with our Service. Mr B said he's lost faith in Transunion which is why he wanted something in writing from them outlining how he should raise disputes via email, rather than, what he felt, was an automated answer from Transunion outlining how he can do this. Mr B asked for his complaint to be passed to an Ombudsman. So, it's 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 can understand Mr B's frustration and I'm sorry to hear he's been a victim of fraud. I asked Transunion for further information as to why Mr B would be facing the issues he's described and I also put forward the steps Mr B set out when trying to log a dispute on Transunion's website to see if they could shed some light on this type of issue.

Transunion explained that their sign-up process is subject to identity verification and validation procedures and that this isn't guaranteed for every customer. If a customer attempts to raise the same dispute or multiple disputes in a very short span of time, Transunion say their system may automatically lock them out. But they didn't say how long a customer could be locked out for.

Transunion haven't said this is specifically what has happened in Mr B's case as they say their agents aren't able to look into this as it would undermine their security process. Given Mr B has said he's raised many disputes previously, I can understand why Transunion have said this.

Transunion added they cannot comment further on why online access isn't guaranteed and that they are not told the security procedure to maintain the security of the system.

Despite several requests to Transunion, it's disappointing they haven't been able to shed light or more of an explanation as to why Mr B hasn't been able to raise disputes via their website – something he was able to do previously. Ultimately, Transunion have a responsibility to help their customers access their products and to communicate in a clear, fair and not misleading way. Given Mr B didn't have any issues raising disputes online before, I'm not persuaded Mr B is now facing this issue because of something he is or isn't doing.

I understand Transunion have provided Mr B with an alternative method to raise his dispute - – either via email or by calling them, and I'm satisfied he has the necessary details as to how he can do this and what email address he can send disputes to.

Transunion haven't said they won't ever refer Mr B to their website to raise disputes. But they did say their emails contain standard wording referring customers to raise disputes directly online. As Mr B has made Transunion aware that he hasn't been able to do this, I can understand it may cause Mr B frustration if he is then referred to their website. But I won't be able to ask Transunion to change their standard wording. However, if Mr B contacts Transunion to raise a dispute via email or by calling them, I'd expect Transunion to engage in helping Mr B with his dispute.

I note Mr B has also asked Transunion to provide him with timescales for when he raises a dispute via email. Transunion explained when they investigate disputed data, they are required to contact the data provider to request permission to amend the data as they don't own it. Transunion then allow 28 days for a response from the provider. Once a response is received, Transunion will then act on this by – either amending the data as requested or taking no further action if permission isn't given by the data provider to do anything different with the data that is disputed. If no response is received, Transunion say disputed searches on a credit file will be deleted. Any changes that are made may take up to 4-6 weeks to be visible on all platforms used to view credit reports.

I understand Transunion's explanation – ultimately, they're reliant upon receiving an answer from the data provider to any disputed data on a credit file, as Transunion don't own the data themselves so are therefore unable to amend it without the data provider's permission. Transunion haven't said the response timeframe that they allow is different for disputes whether their raised online or otherwise.

Overall, while I acknowledge Transunion have provided Mr B with an alternative way of raising disputes about information on his credit file, I appreciate this isn't what Mr B wants. He wants to be able to raise disputes online like he has done previously, with no issues. Transunion haven't been able to specifically tell me why Mr B has faced issues and I can appreciate this is frustrating for Mr B. I also think Transunion could have done more to engage with Mr B in his complaint and I think the answer they gave Mr B to his complaint caused upset and inconvenience as they didn't really answer his concerns. So, for these reasons, I think Transunion should pay Mr B £150 compensation for the distress and inconvenience caused.

My final decision

For reasons explained above, I uphold this complaint and I require Transunion International UK Limited to pay Mr B £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 14 February 2025.

Leanne McEvoy
Ombudsman