

The complaint

Ms H complains about information TransUnion International UK Limited are reporting which is negatively impacting her credit report, as well as issues when trying to access her credit report online.

What happened

Ms H says TransUnion are incorrectly reporting information on her credit report from a company I'll refer to as Company K. She says in April 2023 Company K said they would no longer be reporting her "By now Pay Later" (BNPL) status to TransUnion, but that TransUnion continue to report this information. Ms H also said she tried to access her credit report online but was unable to do so. Unhappy Ms H complained.

TransUnion reviewed matters and said there was no evidence she'd tried to access her report with them directly, only using other third-party companies. They also said it was the data provider, in this case Company K, who recorded the status of an account. And they were unable to amend data without their permission but did offer to raise a dispute.

On 6 November 2023 Ms H attempted to access her credit report via TransUnion but was unable to do so. TransUnion asked Ms H to use an alternative device to try and access the report and offered to send a copy by post.

Unhappy, Ms H brought the matter to our service, saying problems persisted with TransUnion; they were using the activity with Company K to lower her credit score and they were still blocking access to her report online.

An Investigator here looked into things but concluded TransUnion hadn't acted unfairly. They said it wasn't always possible to access a credit report online, and here TransUnion had offered to send a copy by post instead. They said TransUnion didn't own the data they report on so couldn't amend it without the data owner's consent, but offered to raise disputes with Company K. They also explained Ms H's credit score was a guideline and wasn't something potential lenders could see.

Ms H disagreed, saying she was still being blocked from accessing her credit report online and was only able to access this via third-party websites. She pointed to the Information Commissioners Office (ICO), which she considered said TransUnion must provide her access to the information online. She also said TransUnion had downgraded her credit score after she'd paid her bill with Company K on time.

With no resolution the complaint 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.

In doing so, I've taken into account the relevant industry rules and guidance, and what would be considered as good industry practice.

Access to Ms H's credit report online

TransUnion explained they'd been unable to verify Ms H so couldn't provide a copy of her report online when she requested this. They did however say she could request a paper copy.

TransUnion has shown me Ms H tried to apply for a copy of her report on 6 November 2023 and 6 September 2024. On both occasions the request was declined and the reason given on Transunion's systems is: *"Device Risk checks failed"*. Which they also explained to Ms H.

As our Investigator pointed out, Transunion's terms say:

"3. Information needed to provide your online statutory credit report

3.3. If your application is unsuccessful: Not everyone that requests a copy of their online statutory credit report will be successful. We do not have to notify you why this is the case but one reason for this may be that, at the time you requested access to your online statutory credit report, we were unable to match your personal details to the correct credit report. In such circumstances, you may still request a paper copy of your online statutory credit report by submitting a paper application to the following address..."

While Ms H has suggested the ICO says TransUnion must provide her a copy of her report online, I don't think that's quite right. Having considered the ICO guidance I note it says:

"How do I get access to information on my credit reference file?

You have the right to request a copy of the information held about your financial standing from any of the CRAs. Making this request is free of charge. You can make a request verbally or in writing. The CRAs also usually provide an online form you can use to apply."

So while it's often the case this information is provided online, it's not always so. Based on the information I've seen, namely the screenshots and correspondence between Ms H and TransUnion, Ms H is facing problems making her application online. I can't say for certain why this is – but it seems likely it's to do with the device she's using. While she says she's not had problems using this device elsewhere, TransUnion have recommended she try an alternative – but I can't see that she has. In any case, while this will come as a disappointment to Ms H, it's not for our service to look into why this isn't working. All I can consider is whether Transunion have acted fairly in trying to resolve matters for Ms H – and I think they have.

I say this because, it's not always possible to access a credit report online - TransUnion's terms allow for that. In addition, they've offered to support Ms H in accessing her report by post and they aren't required to provide a copy online in any case.

Information on Ms H's report

I think it would be helpful to explain TransUnion don't own the data they report on – the data is owned by lenders and other third-party companies. This means TransUnion aren't generally responsible for the data provided, but must ensure the data is accurate, and investigate this when a dispute is raised.

Ms H has shared an email from Company K to say they are no longer reporting certain information to TransUnion, so she's unhappy they still are. While I can only consider how TransUnion have acted as part of this decision, it might be helpful to say the email from

Company K doesn't say they will stop *all* reporting to TransUnion – just certain information, specifically order statuses. But in any case, if Company K provide information to TransUnion, they are required to report it - so even if they were reporting information that hadn't been updated by Company K, that isn't something I could hold TransUnion responsible for unless they'd not disputed it when they should have. So I've gone on to consider that.

In this case, TransUnion has provided screenshots showing Ms H's holds a number of accounts with Company K. In September 2023, she raised a dispute and referenced one account number. TransUnion did as I'd expect and contacted Company K who confirmed the account she'd referenced was now closed. Company K also suggested Ms H contact them directly if she had any further concerns.

TransUnion did as it should here and raised the dispute and updated Ms H and her report promptly, based on the details they were given by the data owner – Company K. So I can't say Transunion have acted unfairly in this regard.

It might be helpful to explain, as I've said above, it appears Ms H holds several accounts with Company K, each with different account numbers. Should she also have concerns about how these are being reported, she'll need to raise disputes with TransUnion about these individually – which I haven't seen she's done up to this point. TransUnion have offered to support with this, so she may wish to speak to them as well as Company K about these accounts.

Credit score

Ms H says information on her TransUnion credit report has impacted her credit score. I think it likely Ms H is referring to a score she's accessing via third-parties, because as we've established, she hasn't accessed her report online from TransUnion or, as I understand it, taken them up on her offer to obtain her report by post.

But in any case, a credit score is simply a numerical figure that can be used to give some general comprehension of whether your credit record is in a good place, or not. The score will fluctuate regularly, based on various factors, including among other things, the balance held on credit accounts when the score is generated, or the amount of available credit being used. Lenders don't see this score – it's simply an indication of how a potential lender may view an individual's credit rating, rather than a formal assessment. Instead, lenders use data from credit reference agencies such as TransUnion, along with information the applicant has provided to assess a credit application, using their own systems.

As such, Ms H's score wouldn't impact any potential application. And while this situation is no doubt frustrating for Ms H – it might help to look at the score as TransUnion's view rather than something which is set in stone.

In summary, based on what I've seen I can't agree TransUnion have acted unfairly in not giving Ms H access to her credit report online – they've supported her and given alternative options. They've also not acted unfairly in how they've reported information from Company K and have raised disputes as I'd expect. And it follows that I can't agree they've done anything wrong in relation to Ms H's credit score as a result either.

Taking into account everything that's happened, while this will come as a disappointment to Ms H, I don't think TransUnion have acted unfairly and have attempted to help her resolve matters, so I won't be upholding this complaint.

My final decision

For the reasons explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 18 March 2025.

Victoria Cheyne
Ombudsman