

The complaint

Miss O complains TransUnion International UK Ltd merged her credit file with another person, allowing them access to her personal data.

What happened

Miss O contacted TransUnion on 2 December 2024, as it had been brought to her attention another individual, with the same first and last name as Miss O, had seen her credit file. This included information of financial accounts she held, amounts she owed and her outstanding balances.

Miss O explained this had caused her significant distress and anxiety when she was already experiencing difficulties in her life. She explained her personal information had also now been shared with others – which was extremely worrying to her. To resolve matters she asked TransUnion to correct the issue immediately.

TransUnion issued their final response to Miss O's complaint on 19 December 2024. In this they apologised and said Miss O's credit report had been incorrectly merged with another individual, which they'd now corrected. They offered £150 compensation and said they would consider any financial loss Miss O had experienced.

Miss O didn't consider this fairly resolved matters, especially as other family members had now been given this information. She reiterated the impact this had on her mental health and said the offer didn't meet the necessary standards of compensation.

As TransUnion didn't agree to increase the offer, Miss O brought her complaint to our service. Explaining she didn't consider their offer was sufficient given the impact on her. She also provided supporting evidence of compensation she considered to be more reasonable. Miss O explained she didn't have a good relationship with the person who'd seen her information and as other family members now knew about her personal finances it was causing her significant distress.

An Investigator here reviewed matters but concluded while TransUnion had made an error, they'd now resolved matters and £150 was fair compensation in the circumstances. They also explained, as an alternative to the courts, our service wouldn't award damages in the way Miss O suggested.

Miss O didn't agree, reiterating the impact this had on her and that she'd had to go to the doctors about her health. She also explained she'd accept £300 compensation instead.

With no resolution, this case 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.

It's not clear what happened to cause this issue, but there is no dispute between either party that TransUnion made an error in merging Miss O's credit file with another individual. This has now been fixed, so all that's left for me to consider in this decision is the impact this has had on Miss O, to decide what would be fair compensation.

In considering what is fair and reasonable, I've taken into account the relevant industry rules and guidance, and what would be considered as good industry practice.

As this service is not the regulator, I can't fine or punish TransUnion for the mistake it made. But I can consider the impact the error caused Miss O.

It seems TransUnion were first made aware of the problem when Miss O contacted them on 2 December 2024. From that point it took them less than three weeks to correct Miss O's credit report, which I think seems reasonable. So I've taken that into account when considering what fair compensation would be.

I was sorry to hear of the impact this had on Miss O – particularly given what she's said about her relationship with the person who saw her information initially. And that she says this has been shared with other people, aside from the person who's credit file was merged with hers, which she's explained has affected her relationship with other family members too.

However, in this decision I can only consider how TransUnion's actions have impacted Miss O, I can't hold them responsible for the actions of others. Fundamentally, in order to hold TransUnion responsible for this aspect of Miss O's complaint I'd need to be persuaded they were solely or mainly responsible for Miss O's information being shared more widely. But I've not found that to be the case here.

In addition, while I understand this would have been stressful for Miss O, based on what she's told us, I can't attribute all of her health concerns to the actions of TransUnion either.

While I understand Miss O considers she should get more compensation, I'm required to consider each complaint individually and on its own merits. Overall, as explained, I agree this would have been a stressful time for Miss O, but I've seen nothing to say the error has caused financial loss or ongoing detriment, that TransUnion are responsible for. I've not seen enough to justify increasing the award above £150.

Taking everything into account I don't think it would be fair to hold TransUnion responsible for everything that's happened here, Miss O has been inconvenienced, and that's, in part, as a result of TransUnion's error. So she should be fairly compensated for that.

As such I think £150 and the removal of all incorrect data from Miss O's credit report, is fair compensation in the circumstances of this complaint. I'm satisfied this amount is in line with the level of distress Miss O has suffered and within our award ranges for situations such as this. So I won't be asking TransUnion to do anything further here.

My final decision

For the reasons explained above I do not uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 5 May 2025.

Victoria Cheyne
Ombudsman