

## **The complaint**

Mrs S complains TransUnion International UK Limited trading as TransUnion (TU) incorrectly added other people's information to her credit file.

## **What happened**

Mrs S contacted us in November 2024 to say for several months she'd been in discussions with TU about incorrect information on her credit file. She said she's received slow and inadequate response times, and this issue has caused significant inconvenience and distress. Mrs S said this also happened while she was in the process of a mortgage application, so could have led to a higher rate or a limited range of lenders to choose from.

TU said they can appreciate the obvious annoyance and inconvenience of having incorrect information on Mrs S' credit file. They said these issues are rare, but they receive hundreds of millions of records every month, and this can happen for lots of different reasons such as mis-keyed data. They said sorry for this issue and offered Mrs S £150 compensation.

Unhappy with TU's response, Mrs S asked us to look into things, saying specifically she wanted us to consider a review of her complaint and whether £150 was fair – or if more compensation would be fairer. She also said she's happy to provide any documents our service requires.

One of our Investigators considered things, and overall thought £150 was fair.

Mrs S didn't accept that, saying the £150 doesn't adequately reflect:

- The significant distress caused by mishandling her case.
- The data breach and privacy violation
- The potential financial impact on her credit worthiness and mortgage application
- The additional stress and health impact on her daughter, requiring surgery abroad costing £2,500

I understand the other party was removed from Mrs S' credit file on 10 December 2024 – and the complaint's been passed to me to decide as Mrs S didn't accept our Investigators outcome.

## **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.

The information I have shows Mrs S' first contact with TU about these issues was in September 2024, and they replied to her complaint by November 2024 accepting responsibility. By December 2024 the issue with the other party on her credit file was resolved.

While I can appreciate this will have felt like a long time from Mrs S' perspective, resolving these kinds of issues can take a bit of time. I think three months is probably too long, so I'll think about that when I come to the compensation.

It's not in dispute TU have made an error in allowing someone else's details appear on Mrs S' credit file – but the question is whether the compensation, taking into account the time taken to resolve this issue, is enough.

I can award both compensation and financial loss – the issues regarding the mortgage and Mrs S' daughter's medical bills would both fall under financial loss.

I can only award financial loss if I'm satisfied TU were solely or mainly responsible for that loss. So, thinking about the mortgage first, I'd need to have evidence that showed the reason Mrs S was turned down for a better rate than she achieved, or the rate she's been given is higher, is because of TU. I'd require that evidence to come from the lender themselves – and although our Investigator has told Mrs S what's needed, she's not supplied evidence that shows this.

Mrs S has shown she was able to get a mortgage with a mainstream lender – and at a rate that doesn't seem out of step with being a competitive rate during the time of her complaint.

In the circumstances, I don't have sufficient evidence to say Mrs S' mortgage application has been negatively impacted by this mistake of TU's.

In respect of Mrs S' daughter's medical bills I wanted to firstly say how sorry I am to hear her daughter was taken ill while abroad. I can't begin to imagine how worrying that must have been for Mrs S, her daughter and any other family members.

While I understand Mrs S will be disappointed with what I'm going to say here, I can't award any compensation to her for what's happened to her daughter – whether I think this was purely down to TU or not. The reason for that is because Mrs S' daughter isn't someone who is eligible to complain about this issue.

But, even if I set that aside, I'd need to be persuaded the sole or main reason for Mrs S' daughters health issues was because of TU. Mrs S explained her family were already under strain when this issue with TU happened, because her daughter was already unwell. I won't doubt Mrs S' assertion that TU's actions have had a contributory impact, but it seems unfortunately her daughter was already unwell – so TU weren't the sole or main cause of the problem.

Mrs S has framed the issues regarding her mortgage and her daughters health as being significant factors in the stress she's felt when dealing with these issues. But, for the reasons I've mentioned above I can't reasonably say either of them are solely or mainly down to TU's error.

So, separating those out as I must, I can only look at the length of time the matter took to be resolved – combined with Mrs S' data being compromised.

I do think TU took longer than I'd have liked to resolve the matter, and I completely accept Mrs S will have felt quite stressed about her data being compromised. But, overall, I'm satisfied £150 is a fair way to compensate her for these issues. It's unclear if this has already been paid – if it has, then TU don't need to do anything more. If it hasn't, then TU will need to pay it to Mrs S if she accepts my decision.

**My final decision**

TransUnion International UK Limited trading as TransUnion have already made an offer of £150 to settle this complaint – which I'm satisfied is fair in all the circumstances of this complaint.

So, my decision is TransUnion International UK Limited trading as TransUnion should pay Mrs S £150 compensation – if they haven't already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 17 March 2025.

Jon Pearce  
**Ombudsman**