

The complaint

Mr D complains TransUnion International UK Limited has linked his credit file to other names and addresses he is not associated with.

What happened

Since around 2023 Mr D has raised several concerns with TransUnion that various addresses and variations of his name are being linked to his credit file – most commonly through accounts or applications connected to a bank I'll refer to as "L", as well as other third-parties.

In August 2024 TransUnion issued its final response into Mr D's concern that his credit file had been merged with someone else's. It said that after review, the data had been removed from his credit file, it apologised and offered £150 compensation for the error.

Mr D remained unhappy and contacted this Service, saying because TransUnion had merged his credit file with someone else, his score was being impacted. He also noted TransUnion were recording variations of his name on his credit file as well as other addresses, he said he wasn't associated with.

While the complaint has been with this Service, Mr D has continued to provide copies of his credit file from various sources, listing multiple addresses and variations of his name. He considers TransUnion are trying to impersonate him and says it is carrying out gross misconduct by connecting him to different addresses.

An Investigator here looked into things, but considered TransUnion's offer of £150 fairly resolved matters. They explained, while it appeared TransUnion may have incorrectly linked his credit file to another person, they'd now removed this address and offered compensation. They also explained the copies of Mr D's credit file he'd provided were not from TransUnion – but other sources. And these explained the details being shown was information he'd provided, so they didn't think TransUnion could be held responsible for this either. Overall they concluded nobody else's financial information was showing on Mr D's credit report.

Mr D didn't agree and continued to provide evidence of new addresses being added to his credit report that he didn't recognise. He also questioned why this Service were allowing TransUnion to share his details and considered CIFAS markers should be added to those individuals impersonating his details.

As no agreement has been reached, 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.

I think it's important to firstly explain I've read and taken into account all of the information provided by both parties, in reaching my decision. I say this as I'm aware I've summarised Mr D's complaint in considerably less detail than he has. If I've not reflected something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is. This also means I don't think it's necessary to get an answer, or provide my own answer, to every question raised unless I think it's relevant to the crux of the complaint.

The decision I've come to here is only in relation to the actions of TransUnion – I won't be commenting on the actions of any other third party, namely L. I say that as I'm aware Mr D has also raised several complaints with L as well as this Service. He's received this Service's response to those complaints, so it isn't appropriate that I make any comment on those here.

I should also say, it's not for this Service to decide whether the actions of TransUnion are fraudulent or illegal, as Mr D has suggested – only a court can. On this point, I'm aware Mr D has previously attempted to raise his concerns about TransUnion through the courts – but these concerns have been dismissed. That means it's appropriate for this Service to look into his concerns, but as an alternative to the courts my role here is to decide what's fair and reasonable in the circumstances of this particular case and based on the information I'm presented.

Merged credit file

On this point, it's not clear what happened to cause this issue, but there is no dispute between either party that TransUnion made an error here – it acknowledged this in its final response letter and apologised by offering Mr D £150. This meant one of the addresses that showed on Mr D's credit file shouldn't have been.

TransUnion's system notes from July 2024 say the file separation was successful. Which was soon after Mr D raised his concerns. But nevertheless, Mr D would have been caused some inconvenience as a result.

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 Mr D.

Here, this file merge is one of many issues Mr D has raised with TransUnion including other addresses he says don't relate to him. But for reasons I will go on to explain, I've not seen that Mr D's credit file was merged on any other occasion. So I can only consider how this particular error impacted Mr D.

Having done so, I think £150 is reasonable compensation in the circumstances, he was caused some inconvenience and perhaps TransUnion could have dealt with this issue quicker. I've seen the address was on his credit file for some time, but up until July 2024 it doesn't appear Mr D had been specific about which address he was disputing – so I think it's reasonable to say TransUnion would have been somewhat overwhelmed by the number of issues he was raising, which could have impacted its response. That said, as I've noted above, once Mr D was specific about the address being incorrect, TransUnion acted swiftly, separated the files, and notified Mr D. So overall, I think £150 compensation is fair for this aspect of his complaint.

Other disputes Mr D raised

I think it would be helpful to explain, TransUnion don't own the data it reports on – the data is

owned by lenders, third-party companies and other organisations. This means TransUnion isn't generally responsible for the data provided, but must ensure the data is accurate, and investigate this when a dispute is raised.

Since at least March 2023 Mr D has been raising disputes with TransUnion on a regular basis most commonly about accounts held with L, but also about other third-party organisations. This included disputes about variations of his name, as well as alternative addresses. Following Mr D's contacts, TransUnion has correctly disputed the records with L and other third-party organisations, shortly after he's raised his concerns – so has acted fairly in this regard.

Due to the number of disputes raised, I won't go into the responses for each of them here, but what I will say is that when TransUnion was given permission to do so, by the data owner, it removed the information Mr D disputed. However, most commonly, the data owners didn't give TransUnion the permission needed to update or remove the data. This meant it couldn't do anything more.

Mr D has accused TransUnion of impersonating him, by adding applications and searches onto his credit file using alternative versions of his name and different addresses. But I've seen no evidence this is the case. It appears more likely than not that someone is making these applications using variations of his details – causing them to appear on his credit file. But ultimately, TransUnion aren't responsible for that – as I've said above, they can only share information provided by the data owners and that's what they've done here.

Credit file

Mr D has provided various screenshots of what he considers to be his credit file – noting various addresses that aren't his. But having reviewed these, I can't agree they are showing his TransUnion credit file – which is what I can consider in this complaint.

The information he's provided appears to be from third-party sources, and I note says:

“These are the details you gave us when you asked for your credit report. We've used this information to provide your report”

As such, I can't hold TransUnion responsible for what is being shown here – I can only look at the credit file it's provided. And having done so, I can't see any incorrect information.

Overall, while I appreciate Mr D considers the information appearing on his credit file is as a result of TransUnion's actions – I haven't seen anything to say that's the case. When Mr D has disputed records, TransUnion has acted swiftly and corrected these when it could, but most commonly hasn't been given authority to do so, meaning there isn't anything further it could do.

Taking everything into account, I think the offer already made by TransUnion is reasonable in all the circumstances of this complaint – and if it hasn't already done so I think TransUnion should pay Mr D £150 to resolve matters.

My final decision

TransUnion International UK Limited has already made an offer to pay £150 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that TransUnion International UK Limited should pay Mr D £150 if it hasn't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 30 June 2025.

Victoria Cheyne
Ombudsman