

The complaint

Mr K complains about issues experienced with TransUnion International UK Limited when trying to access his credit report online.

What happened

Around January 2024 Mr K attempted to obtain a copy of his credit report online from TransUnion - but says its system wouldn't verify him. He contacted TransUnion in an attempt to resolve matters and also questioned why his credit score with it was lower than other credit reference agencies (CRA's)

TransUnion responded, explaining it doesn't hold or share the same data with other CRA's and as such scores between each may differ. It also said its system had failed to verify his details on this occasion but it was unable to explain why. As such, it offered to send his credit report by post.

As Mr K remained unhappy TransUnion reviewed matters and issued its final response in February 2025. This explained Mr K had been unable to access his report due to the *DeviceRisk* checks failing, and again said he could obtain a copy by post. It also said it didn't consider it had made an error in relation to his credit score.

As Mr K remained unhappy, he complained to this Service, saying he'd been denied access to his credit report and TransUnion was reporting a different score than other CRAs.

An Investigator here reviewed matters and didn't think TransUnion had acted fairly. They explained while it was reasonable for TransUnion to put security measures in place to protect its consumers information, it hadn't explained to Mr K what the issue was or how to resolve it. For this, they considered £100 compensation should be awarded for the distress and inconvenience caused to Mr K. They did however conclude TransUnion hadn't made an error in relation to Mr K's credit score, and while this may show differently to other CRA's, it didn't mean it was incorrect.

TransUnion accepted our Investigators findings, but Mr K didn't agree £100 resolved matters – instead he said an award between £300 and £500 was fairer as TransUnion had denied him both his credit report and score. He also considered TransUnion were accusing him of fraud by not enabling him to verify himself. He said this caused him emotional distress, injury to feeling and it also had a financial impact.

Our Investigator considered this and asked Mr K for further information about the impact TransUnion's actions had on him. But as Mr K didn't provide any new information that changed our Investigator's opinion, it remained the same.

As no agreement has been reached this 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 Mr K's credit report online

TransUnion said it was unable to verify Mr K, so couldn't provide a copy of his report online when he requested this in January 2025. In its final response TransUnion explained this was due to *DeviceRisk*, and separately explained to Mr K he could request a paper copy of his report, should he want it.

TransUnion has shown on 22 January 2025, Mr K made three attempts to log in, in quick succession, to obtain a copy of his credit report. I note all three attempts failed and on each occasion the reason given on TransUnion's system is "*DeviceRisk checks*". TransUnion has since told this Service this block is automatic and can happen as a result of the device being used to access the log in page. However, as our Investigator explained, TransUnion didn't explain this to Mr K, or suggest alternatives for logging in, such as using a different device. So I do agree TransUnion could have done more here in order to help Mr K understand the potential issue.

That said, I also note TransUnion's terms explain it's not always possible to provide a credit report online. The 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..."

So while this information is often provided online, it's not always. Based on the information I've seen, namely the screenshots and correspondence between Mr K and TransUnion, Mr K is facing problems making his application online. Mr K has said TransUnion are accusing him of fraud, but I haven't seen anything to suggest that's the case. And while I can't say for certain why his application isn't working, it seems likely it's to do with the device he's using. In any case, while this will come as a disappointment to Mr K, it's not for our Service to look into why this isn't working. All I can consider is whether TransUnion has acted fairly in trying to resolve matters for Mr K.

Having done so, I've taken into account that it's not always possible to access a credit report online and I also don't think TransUnion is required to provide it in this way - its terms allow for that. But I do think it could have done more to explain the issue to Mr K, which could have alleviated some inconvenience. Although I'm pleased to see it offered to support him in obtaining a copy by post, I think Mr K should be compensated for the inconvenience it caused.

Having considered this, I do think £100, as our Investigator recommended and TransUnion has since agreed to, is sufficient. While Mr K considers compensation between £300 and £500 is more reasonable, he's not shown being unable to obtain his credit report has impacted him financially. And while he was required to contact TransUnion about this error, it offered him an alternative and did so quickly. That was to provide him a copy of his credit report by post. So should Mr K have wanted to see his credit report, he could have done so.

Credit score

Mr K says his credit score provided by TransUnion is lower than that of other CRA's. I wouldn't necessarily expect a credit score to be the same across all CRA's, because each CRA has its own systems in place to calculate this. In addition, lenders also aren't required to report information to all CRA's. On this point, The Information Commissioner Office (ICO) says:

"As there is no requirement under data protection law for lenders to report such data to all the CRAs, it is up to the lender to decide which CRA they wish to use, if any."

It might help to look at the score as TransUnion's view rather than something which is set in stone. I say that because 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.

Given this, although other CRA's are reporting Mr K's score differently to TransUnion, that doesn't mean TransUnion has made an error. And based on what I've seen, I don't think it has.

Taking everything into account, I don't think TransUnion has made an error because it's reporting a different score for Mr K than other CRA's, as there's no requirement for these to be the same. I also can't agree it's acted unfairly in not giving Mr K access to his credit report online, but I do think it could have done more to support him in trying to resolve this issue. As a result, Mr K has been caused some inconvenience, and I think TransUnion should pay him £100 as a result.

My final decision

For the reasons explained above I uphold this complaint and require TransUnion International UK Limited to pay Mr K £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 24 July 2025.

Victoria Cheyne
Ombudsman