

The complaint

Mrs M complains TransUnion International UK Limited (TU) have disclosed information from her credit report to an unauthorised third party.

What happened

Mrs M's sister told Mrs M her personal and financial information was appearing on her credit file. Mrs M contacted TU about this issue, and asked them to:

- Tell the Information Commissioner's Office (ICO) about this breach
- Provide financial compensation for the distress and anxiety caused – as well as being open to fraud / scams now
- Carry out a full investigation into the breach including who else has her data
- Take steps to prevent any issues arising from this error
- Provide free credit monitoring from this moment onwards
- Do a full scan and identify who else has her data

TU categorised Mrs M's complaint as the presence of information belonging to someone else on her credit report. TU said they have robust data matching routines, and such an error is quite rare, but occasionally happens. They were sorry it did happen on this occasion, and offered her £150.

Mrs M wasn't happy with TU's response. She said it was received within a day of submitting the complaint, and less than two hours after confirming receipt of it. Mrs M said in their hurry to get her complaint resolved they'd miscategorised it and tried to diminish the severity of it by only offering £150 in compensation. Mrs M was also unhappy TU didn't respond to any of her suggestions about how to secure her data – and said it could be that more than one person has access to her data. So, she asked us to look into things.

One of our Investigators did so, and thought TU should increase their offer to £200.

TU accepted this outcome, but Mrs M didn't. She felt £500 as a minimum would be fairer for the data breach. As Mrs M didn't accept our Investigator's outcome the complaint's 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.

I think it's important to explain I've considered all of the information provided by both parties in reaching my decision. If I've not reflected or answered 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.

It's disappointing a matching error has happened – particularly given the two parties live at different addresses and do have different names. But, as TU have accepted there was an error, it comes down to me to decide what compensation I think is fair. To decide that, I need to consider the impact on Mrs M.

I can see Mrs M raised this on 14 May 2025 at 12.58am. TU acknowledged it the same day at 9.53am, and at 11.40am had written out to Mrs M with their complaint response. At 11.42am TU asked for the issues to be corrected, and at 12.28pm TU asked for this to be done urgently.

Mrs M hasn't said it then took TU a very long time for the data to be removed from her sister's credit report – so I assume this was done promptly.

Given the above timeline, although undoubtedly there was an impact on Mrs M thankfully TU acted promptly to resolve that impact – and as such haven't exacerbated the problem for Mrs M in that context.

But, I do think TU's response to Mrs M's complaint has exacerbated the impact on her. From mis-categorising her complaint as being about incorrect information on her credit file rather than her information on someone else's credit file, they didn't properly engage with her concerns.

I won't criticise TU for trying to resolve cases as quickly as they've tried here. I think that's a real positive – but only if they get it right. Mrs M clearly didn't feel heard because of the poor response and was left concerned other people might have her data as well as clearly feeling frustrated they didn't engage with any of her suggestions.

Thankfully, it's since been proven no one else does have Mrs M's data – but TU could have reassured Mrs M about that much earlier if they'd communicated properly. I also think it'd have helped if they'd addressed Mrs M's points.

In terms of reporting this matter to the ICO, that's something Mrs M can do if she's not done so already. I don't know if TU would be required to, but that's something Mrs M can discuss with the ICO if she'd like.

For the credit reporting I can see our Investigator shared with Mrs M some free ways for her to monitor her credit file. And although I can understand why Mrs M would want TU to carry out a full investigation into this, that isn't something our service can order.

What I can see did happen is the data was shared with Mrs M's sister – which isn't acceptable. But, thankfully, the data wasn't shared with any other party – and it was Mrs M's sister who told her about it. In the circumstances, although it's extremely disappointing TU have breached Mrs M's data, I'm satisfied this has happened in a more contained way than Mrs M initially feared.

Taking everything into account the fact a data breach happened at all isn't acceptable. And I don't think TU's communication helped how Mrs M felt either. But, I'm satisfied £200 compensation for Mrs M is a fair reflection of the distress and anxiety she's experienced.

My final decision

I uphold this complaint and require TransUnion International UK Limited to pay Mrs M £200 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 27 October 2025.

Jon Pearce
Ombudsman