

## **The complaint**

Mr K complains that TransUnion International UK Limited trading as TransUnion (TU) reported someone else's data on his credit file, and this affected his ability to obtain credit at competitive rates.

## **What happened**

Mr K made applications for credit to help cover the cost of his grandfather's funeral and his upcoming wedding. The applications were declined and one lender advised him to check his TU credit file. On doing so he noticed there was adverse credit data, relating to another person, recorded on it, including a defaulted account from a water supplier.

He raised a complaint with TU about this and provided them with a letter from the water supplier confirming he wasn't the defaulted party.

TU accepted they had made an error and arranged for Mr K's credit report to be updated. They offered £100 to Mr K to compensate him for the error, Mr K didn't accept this and so they increased their offer to £150. Mr K still didn't accept this, he is of the opinion the data merge goes back a number of years and said that the error had likely cost him lots of extra money because he had, on occasion, had to take credit on less favourable terms. So, he brought his complaint to our service.

Our investigator upheld Mr K's complaint and asked TU to increase the compensation offer to £350, as the error appeared to have been present for some time. TU didn't agree, they offered to increase it to £250 but not £350. The matter has now 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 realise I've summarised this complaint in less detail than the parties and I've done so using my own words. I've concentrated on what I consider to be the key issues. The rules that govern this service allow me to do so. If I've not reflected something that's been said in this decision, 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.

There is no dispute TU made an error and merged third party data with Mr K's credit report, or that the third-party data was adverse so it would likely have had a detrimental impact on Mr K's ability to obtain credit. All that is left for me to decide here is what the appropriate amount of compensation is. To do that I have thought about all of the circumstances and the impact on Mr K.

Mr K told us that he feels the error likely happened a long time ago as he has often had to take credit on less favourable terms. He says he never understood why, as he has been in a

stable job, and lived at the same address for many years, and has maintained all of his credit commitments making payments on time.

TU haven't given any explanation of when the error occurred, so without any evidence to the contrary, I'm inclined to accept what Mr K's is saying here.

I've looked at Mr K's credit file and can see that in more recent times some of the credit he has taken out hasn't been with prime lenders. I have also seen evidence of a mainstream lender declining his application for credit. This could be for a number of reasons, but as there appears to have been no other adverse data on his credit file I think at the very least the data merge caused by TU's error could have in some way contributed to this.

I've also taken into account the circumstances Mr K was in at the time this error came to light as this is relevant to the impact it had on him personally. He says he found out about the error due to declined credit applications when he was trying to finance his wedding costs and the costs of his grandfather's funeral. So, I think it's fair to say the issue came to light at a time that was likely to have been highly stressful for Mr K, and so the impact on him would have been greater than it might have been at another time in his life.

I've also considered that once TU identified the issue, they told Mr K it would still take them six to eight weeks to resolve the issue for him. But yet they didn't offer him anything to resolve the issue temporarily, such as a notice of correction or a letter he could provide to lenders to show the information, TU were reporting was incorrect.

Taking all of this into account, I feel £350 is an appropriate amount of compensation for the inconvenience and upset caused to Mr K, by TU's error.

### **Putting things right**

TU should now pay Mr K £350 to compensate him for the trouble and upset caused to him.

### **My final decision**

For the reasons set out above, my final decision is that I uphold this complaint, and I require TransUnion International UK Limited trading as TransUnion to carry out the actions as set out under the 'Putting things right' section of this decision

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 17 December 2025.

Amber Mortimer  
**Ombudsman**