

The complaint

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

What happened

Mr L says he attempted to obtain a copy of his credit report from TransUnion, but was asked verification questions he was unable to answer. He says because of this, he failed verification and was blocked from requesting a copy of his report. As a result, Mr L says he was required to contact a third-party financial advice company, I'll refer to as M, that helped him access his credit report.

Once Mr L obtained a copy of his credit report, he found outdated associate links were showing, with individuals he no longer had financial associations with. As a result, he complained to TransUnion asking it to remove the links and said he'd failed verification due to the questions it asked.

TransUnion reviewed matters but didn't think it had acted unfairly. It said it was required to ask certain questions to verify its customers, but in any case it didn't have a record of being unable to verify Mr L. It confirmed Mr L had now been able to obtain a copy of his credit report and said it would ask its Data Amendment Team to remove the associate links showing.

As Mr L remained unhappy he referred the matter to this Service. In summary he said he'd spent a number of hours trying to obtain a copy of his credit report and had needed the support of M to do so. He also considered TransUnion had put unfair obstacles in his way to obtain the report by asking verification questions in the way it had. And had since denied its inability to verify him.

An Investigator here reviewed matters, but didn't think TransUnion had acted unfairly. They said TransUnion was entitled to have security questions in place, but the evidence they'd seen didn't show Mr L had failed these questions in any case. They also explained when Mr L had brought the complaint to this Service, TransUnion were still in the process of removing the associated links, which was reasonable.

Mr L didn't agree, saying it was unreasonable he'd had to contact M in order to obtain a copy of his credit report. He also didn't think it reasonable our Investigator hadn't mentioned the failed attempts he'd made. He did however confirm TransUnion had updated his credit report to remove the associated links.

Our Investigator confirmed TransUnion had provided its system logs which didn't show any failed attempts. Mr L also confirmed he was unable to provide evidence of the failed attempts.

As no agreement could be reached, the complaint was passed to me to provide.

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.

It's important to explain I've read and taken into account all of the information provided by both parties, in reaching my decision. 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 reasonable outcome is. Where evidence has been incomplete or contradictory, I've reached my view on the balance of probabilities – what I think is most likely to have happened given the available evidence and wider circumstances.

In this case, Mr L has said TransUnion asked him security questions he was unable to answer. He's said these related to his financial activities over thirty years previously and as such he was unable to answer them. As a result, he says he failed TransUnion's verification process and couldn't access his credit report.

Firstly, I should say, this Service is not the regulator, that's the role of the Financial Conduct Authority. So while Mr L considers some of the questions TransUnion asked were unreasonable, even if I found TransUnion had acted unfairly, I wouldn't be able to instruct it to change its process as a result.

TransUnion has explained Mr L needed to answer certain questions as part of its online sign-up journey. As explained above, it's not for this Service to say whether the questions TransUnion ask are reasonable or not, but in any case, TransUnion has said Mr L didn't fail these.

It's provided evidence he was positively validated following these questions on 26, 28 and 29 September 2025. It's also confirmed he was able to request a passcode (required for log in) during this time also. So based on this, I'm not persuaded Mr L was failing verification.

I understand Mr L considers TransUnion hasn't shared its full information with us, by not sending any failed attempts. But on this point, I should say we accept information from both parties in good faith, and I'm not persuaded TransUnion hasn't provided the information I need to fairly decide the outcome of this case.

As explained, Mr L considers he failed verification, but TransUnion is saying he didn't. Mr L hasn't been able to provide any evidence of the failed attempts or been clear as to the dates on which he thinks he failed. TransUnion has explained, where a customer is unable to answer a verification question, it can, on occasion, provide an alternative question. I don't know whether that happened here – but it's possible. So although Mr L wasn't able to answer every question correctly, it's possible he was still able to verify his account.

In any case, Mr L has since been able to access his account and obtain a copy of his credit report, so I can't agree he's been caused significant impact as a result. I've taken on board that he's said it took him a number of hours in which to do so, but as explained above, I can't see this was due to an error made by TransUnion.

I've also taken on board what he's said about the need to contact M, for help in obtaining his credit report. However, having read the communications from M, they appear to simply

provide links to TransUnion's website to ask for his credit report online or by post. So while I accept Mr L contacted M, I haven't seen it provided information he didn't already have access to. It also appears Mr L first contacted M on 28 September 2025, after TransUnion has evidenced he'd passed the verification checks, as set out above.

When there's conflicting information in a case, our Service's approach is to decide what's more likely than not to have happened on the balance of probabilities. Here, while I've no reason to doubt Mr L had difficulties accessing his credit report initially, this doesn't appear to have been as a result of him failing verification. There's no way of knowing why he wasn't able to obtain it initially, but I've seen nothing to show this was as a result of an error made by TransUnion.

For completeness, since our Investigator's opinion, Mr L has confirmed TransUnion has updated the associated links, and these are no longer showing on his credit report. Mr L doesn't appear to be raising concerns about this any longer, but I should say I don't think TransUnion acted unfairly in relation to this either. As our Investigator explained, it processed his request promptly and explained the timeframe for this. It's now done what I'd expect and removed the associated links from Mr L's credit report, and it did so within a reasonable timeframe. As such, I don't think TransUnion has acted unfairly in this regard.

Taking everything into account, while I'm sorry to hear Mr L had issues initially in accessing his credit report, I've not seen anything to say this was as a result of an error made by TransUnion. And while Mr L was unhappy with the questions TransUnion asked, this Service can't require it to change these. And in any case, I can't see his responses to these prevented him for accessing his credit report. As such, I won't be asking TransUnion to do anything here.

My final decision

For the reasons explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 29 April 2026.

Victoria Cheyne
Ombudsman