

## **complaint**

Mr K complains that TransUnion International UK Limited merged his credit record with one belonging to someone else.

## **background**

Mr K said his problems first started in June 2018 when he began to receive correspondence about debts he didn't know anything about. Then in January 2019 he received a High Court writ, notification of a County Court Judgement (CCJ) and information that bailiffs would be attending his property to collect over £1,000. He then discovered TransUnion had merged his credit record with one belonging to someone else.

TransUnion said Mr K's credit record had unfortunately been linked with that of a third party. It said it *"would like to apologise for the very obvious inconvenience this has caused"*. It said it'd now amended his details and offered to compensate for any loss incurred provided he submitted documentary evidence. And it said it was clear Mr K's concerns hadn't been dealt with *"in a manner we both would have hoped for"*.

Our investigator looked at the impact this had on Mr K. And having assessed that impact, she thought TransUnion should pay Mr K £750 and any out of pocket expenses such as the CIFAS £20 registration fee. Mr K said he accepted our investigator's view. And he said his out of pocket expenses came to £28.07. TransUnion didn't agree with our investigator and said her assessment was unreasonable *"considering the case and previous case studies"*. It said it was prepared to offer him £250 plus costs.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so I've come to the same conclusion as our investigator for very similar reasons.

TransUnion said our investigator's assessment was unreasonable when comparing it with other cases. But we consider each complaint on its individual merits. TransUnion made a mistake by merging Mr K's credit record with one belonging to someone else. Over a period of eight months he received demands for debt repayments from a number of companies. He had to make numerous phone calls trying to sort this out. At one point he believed he'd been the victim of identity theft.

After receiving a High Court writ, a letter of enforcement and notice of a county court judgement against his name in January 2019, Mr K discovered there was a problem with his credit record and contacted TransUnion to complain. But due to a technical error it took another two months before TransUnion reassured Mr K that the problem had been resolved. This was a very worrying time for him. And he was put to a great deal of inconvenience. In those circumstances I think £750 compensation for his trouble and upset and £28.07 for his expenses is fair and reasonable.

**my final decision**

My decision is that I uphold this complaint.

To put matters right TransUnion International UK Limited must pay Mr K a total of £778.07 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 24 April 2020.

Linda Freestone  
**ombudsman**