

The complaint

Mr W complains that TRANSUNION INTERNATIONAL UK LIMITED trading as TransUnion treated him unfairly when dealing with his credit file.

What happened

Mr W raised the following complaint points with TransUnion:

- They invited him to apply for a credit card when it shouldn't have because he had a poor credit rating
- He was unhappy with the credit score TransUnion were providing
- He wanted a financial association with his mother removed from his credit file.

Mr W wanted TransUnion to pay him £500 to compensate him for these things.

TransUnion didn't uphold Mr W's complaint, they said they don't perform any marketing on behalf of lenders or issue invitations to apply for credit. They also explained that the credit score is dependant on the information they receive from lenders and other. And it is a snapshot of how they perceive a customer's credit rating at that point in time. TransUnion didn't mention the financial association with Mr W's mother in their final response.

Mr W remained unhappy and so brought his complaint to this service.

Our Investigator issued his initial findings on Mr W's case not upholding it. He didn't think TransUnion had invited Mr W to apply for credit. He explained that although Mr W was unhappy with his credit score this was only an indication for his purposes, and not something TransUnion shared with lenders.

Mr W disagreed with the Investigator as he hadn't issued any findings on the association TransUnion was reporting between Mr W and his mother. TransUnion initially said they needed to consider this separately as it hadn't been part of the original complaint. But after some intervention TransUnion agreed to look into this. They said the association had now been removed, and through the Investigator offered Mr W £100 for not having dealt with it sooner. Mr W rejected the offer and so 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 that 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. But this doesn't mean that I've not considered everything that both parties have given to me. I will address each point in turn.

Invitation to apply for credit

Mr W says TransUnion invited him to apply for a credit card. TransUnion has confirmed to this service they don't perform any marketing or send invitations to apply for credit. Having looked at TransUnion's website I can't see anything that contradicts what they have told us, and I have seen no other evidence that supports TransUnion did this. Based on this I can't fairly say they have done anything wrong here.

Credit score

I understand that Mr W may not like or agree with the credit score that TransUnion has provided to him. But as it's been explained to him, the 'score' is only visible to him, it is not shared with potential lenders. Mr W hasn't told us or TransUnion that the information about his accounts is incorrect on his credit file. So, I don't think it's obvious to me that they have given him a 'wrong' score. There are many factors TransUnion use when calculating the score through an automated process – they have given examples of these. So, I expect certain things are impacting the score differently to how Mr W thinks they might or should.

It might help Mr W to look at the score as TransUnion's view rather than something which is set in stone. As ultimately any lender's decision will not be based on it but will be based on their own internal checks.

Financial association

Mr W asked for the financial association between him and his mother to be removed from his credit file as he says this shouldn't have been there. Although TransUnion didn't act on this at the time Mr W raised it, they have now removed the association and have offered Mr W £100 for this. I think this is a fair offer in the circumstances, so I won't be asking them to do more.

Putting things right

On acceptance of this decision TransUnion should pay Mr W £100 for the distress and inconvenience caused to him by them not dealing with the financial association between him and his mother sooner.

My final decision

For the reasons set out above, I currently 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 W to accept or reject my decision before 15 January 2024.

Amber Mortimer
Ombudsman