

The complaint

Mr H complains TransUnion International UK Limited (TU) provided incorrect information to a prospective lender when he applied for finance.

What happened

I issued a provisional decision setting out what'd happened, and what I thought about that. I've copied the relevant elements of my provisional decision below, and they form part of this final decision.

In January 2023 Mr H applied for an interest free loan, for a new boiler, with a company I'll refer to as N. Mr H says TU told N he didn't exist – but that isn't true as he's been on the Electoral Roll (ER), has bank accounts, credit cards and mobile phone contracts. Mr H says N used two different credit reference agencies (CRA's) and the other one was fine. But, because of TU's information N turned him down for the credit.

TU said they understood Mr H was unhappy because they held incorrect ER details, he wasn't able to register for his TU credit file online and had a declined credit application. They said they'd be happy to amend Mr H's ER details if they were wrong once he provided sufficient evidence, and they didn't think they'd done anything wrong about Mr H's online access. In respect of the turned down application, TU said they never offer opinions on someone's creditworthiness, that's only a decision the lender can make.

Unhappy with this Mr H asked us to look into things, and made it clear the only issue he was concerned about was the information provided to N. So, I've focused the rest of my decision on that.

Ultimately, our Investigator didn't uphold the complaint. Mr H wasn't happy with that, as he felt he had clear evidence from N they'd made an error, so the complaint's been passed to me to decide.

What I've provisionally 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.

Having done so, I think Mr H is unfortunately mixing up two separate issues – and as a consequence is placing blame on TU for an error I don't believe they've made.

Mr H's concerns are that N turned him down for credit because TU didn't provide them with any information.

To evidence this, he's provided screenshots of him not being able to access his credit file online. The most recent screenshot was provided on 16 October 2023 and says "Sorry we haven't been able to verify and validate your identity and can't provide your credit report".

And, Mr H's evidence to prove N turned down his application because TU didn't provide anything to them is an email from N which has two sentences I consider to be most important:

"Your feedback is really important to us and has highlighted a potential issue for us in receiving the correct data through TransUnion", and

"A review of your application has now been completed taking into consideration the additional information you have kindly provided and I am happy to advise you that I have been able to override our original decision to an accept"

Dealing with the messages Mr H is getting from TU first. This message is only about him getting access to his credit report online. He is failing TU's online verification processes – this error message doesn't mean TU aren't providing data to prospective lenders when they're contacted about him. Unfortunately I think Mr H has misunderstood what the message he's receiving means. So, I don't think, for the purposes of Mr H's complaint about TU not providing information to N, this shows TU have done anything wrong. If Mr H were to complain to TU about this issue specifically, then I'd expect them to help him access his report online.

And, looking at the email from N, I don't think this shows TU have made an error either. The email from N is neutral and all it says is it's highlighted an issue for N in receiving data from TU. This doesn't clearly or explicitly say TU aren't providing data – it says N aren't receiving data. To me, this could easily mean N have had an issue at their end of not receiving TU's data – rather than TU are saying Mr H doesn't exist as he's suggested.

So, bringing this all together I think these are two entirely separate issues. Mr H can't pass TU's online verification and for reasons unknown (because N haven't said) they weren't receiving the correct data from TU. I do appreciate the two issues seem linked, but I think it's entirely coincidental Mr H couldn't get online, and N said there were some issues with them receiving data from TU about him.

Given that, I won't be awarding the £240 costs Mr H has claimed on the basis I'm not satisfied TU have made an error.

Responses to my provisional decision

TU said they had nothing to add.

Mr H didn't accept my explanation. In summary he said it's clear TU are supplying incorrect information which is either being ignored or not considered.

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 wanted to let Mr H know I have read and digested all of his comments – including that I'm trying to protect TU by reaching the outcome I have.

I'm sorry he feels that way, and I do understand why he feels so strongly TU have made errors which they should be held responsible for. My role is to reach an impartial decision, so I can assure Mr H my objective here isn't, in any way shape or form, to try and protect TU.

Ultimately, in order for me to uphold this complaint against TU I need to be satisfied the evidence demonstrates they've made an error. I know Mr H is certain they have, but I don't agree with him.

Going back to his evidence – on 16 October 2023 he provided us with a screenshot – the first bit of which says:

“Sorry, we haven't been able to verify and validate your identity and can't provide your credit report”.

This is the bit Mr H has underlined as evidence TU are reporting incorrect information about him. But, it goes on to say:

“Unfortunately, we've not been able to automatically verify and validate your identity. As your credit report contains such personal and important financial information we need to make sure that we only make it available to the right person”.

The screenshot from TU's website goes on to explain they make updates regularly, so Mr H can try again later on. It also says if Mr H couldn't get his credit report online, then he can apply for a paper copy.

This is the same screen everyone would see if they failed TU's online verification processes. This information is not saying TU don't hold anything for him – it only says they can't let *him* have access to the information they do hold for him because they couldn't verify him. This screenshot is not saying they can't let anyone have access to any data they hold for him.

And the ability to verify him, and the ability to provide data when contacted by a prospective lender, are two entirely separate processes. This is why I say to Mr H I don't think I can be satisfied his being turned down for credit has, to date, been proven by what he's provided to our service from N.

I've copied out the relevant bits from N's email above, so I won't repeat them here. But, the email from N doesn't say TU were at fault. I agree with Mr H, N didn't get TU's data so there was a problem somewhere – but the email from N doesn't say *why* they didn't get the data from TU. As I said before, this could just as easily be a problem at N's end, rather than TU's end.

I did arrange for our Investigator to ask Mr H what other evidence he had or could provide from N to prove what he was saying. The only email he provided was something to show his order with them had been cancelled. While this supports what he's told us in terms of not being able to take up the credit, it doesn't provide any detail about why N turned down Mr H's credit application in the first place.

Overall, this complaint is about TU making an error in not providing data to N for them to make a fair assessment of his credit application. And I've seen no evidence that is the case.

My final decision

For the reasons I've set out above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 7 December 2023.

Jon Pearce

Ombudsman