

## **The complaint**

Mr G complains that Transunion International UK Limited (TU) has blocked access to his online credit file with them and this has prevented him from being able to obtain credit.

## **What happened**

Mr T tried to access his online credit file through a third-party website, which for the purposes of this decision I'll refer to as M. M's site displayed a message to Mr G saying that TU were unable to verify his identity and access to his credit report was restricted.

Mr G complained to TU and provided TU with a screenshot of the message that was displayed to him on M's website.

TU didn't uphold Mr G's complaint and responded to him saying they have measures in place to protect the data they hold and that this means that unfortunately on occasions it's possible that genuine applicants are unable to access their service.

Mr G remained unhappy with their response and so brought his complaint to this service. It was only after our service became involved that TU realised that Mr G wasn't using their service directly, but he was trying to access his credit report through M, despite Mr G having providing evidence to them that showed this when he first complained.

Our investigator upheld Mr G's complaint in part. He explained that TU weren't responsible for the sign in procedures used by M and so couldn't be held accountable for Mr G not being able to access his credit report through M. But he felt TU should have explained this to Mr G much sooner and so felt TU should compensate Mr G for this and suggested TU pay Mr G £150 for this. He also told Mr G that TU could provide him with a paper copy of his credit report if he'd like that.

TU agreed they should have explained this to Mr G sooner and accepted the recommendation of £150 compensation for this. Mr G didn't agree he said this didn't solve matters as he still doesn't have access to his online credit report and still believes this is stopping him from obtaining credit.

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.

Having done so, I have to tell Mr G that I have reached the same outcome as the investigator, in that I'm partially upholding his complaint, and for broadly the same reasons. I'll explain, but in doing so I'll keep my comments to what I think is relevant. If I don't comment on a specific point, it's not because I haven't considered it but because I don't think I need to comment on it in order to reach the right outcome.

TU have a duty to protect the data they hold and need to have relevant security measures in place to do this. However, when Mr G complained they should have realised that he wasn't trying to access his credit report directly through them, based on the screenshot he provided. Had they done so they would have been able to explain to him much sooner that the problem he was facing was with the security sign in on M's website and could have directed him to speak directly with M to help him with this. So, for this reason I do think they caused him unnecessary frustration, and to recognise the upset they caused here they should pay him the £150 they have already agreed to.

Mr G says that TU have restricted access to his data, and this has caused him to be unable to obtain credit, he has provided evidence to show he has been refused credit. The evidence he has provided is from a lender and says his application was unsuccessful based on information provided in his application combined with data they may have collected from an authorised credit reference agency (CRA) one of which is TU as well as another. So, while Mr M was refused credit by this particular lender, it wasn't on the basis that he couldn't access his credit file information, but because of a combination of information he provided in his application and information displaying on his credit file, which the lender was able to see. So I can't agree the TU have been responsible for Mr G not being able to obtain credit.

Following our investigator issuing his findings Mr G tried to access his credit report online directly with TU, he was unable to do this. And while this doesn't form part of this complaint, as it happened after Mr G had brought this complaint to us TU have confirmed to us that he is not blocked from accessing his credit file and can try again if he wants to. Although TU have shared information with us about why Mr G wasn't able to access his report online I'm unable to share this information on, as it's commercially sensitive, but I'm satisfied that TU declined his access fairly based on their security processes.

I fully appreciate how frustrating it must be for Mr G not to be able to access his TU credit report online and understand why he might feel the paper version TU has offered to him in its place isn't suitable. However, I think it would be helpful for him to have this, I say this because part of the verification process Mr G is going through online is answering questions based on information held on his credit file. If Mr G were to have a paper copy of his credit file, he could use this to help him ensure he is answering any questions correctly based on the information TU holds. It could also help him to identify if any of the information TU holds is incorrect. In light of this if Mr G would now like a paper copy of his credit file, he should let TU know and they can arrange for it to be sent to his home address.

I know Mr G will be disappointed with this outcome. But my decision ends what we – in trying to resolve his dispute with TU – can do for him.

### **Putting things right**

In order to put things right for Mr G TU should now pay him £150 for the trouble and upset caused to him.

**My final decision**

For the reasons set out above, I uphold this complaint and I require Transunion International UK Limited trading as TransUnion Information Group 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 G to accept or reject my decision before 9 August 2023.

Amber Mortimer  
**Ombudsman**