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TransUnion Faces Several Consumer Arbitration Cases Amidst Claims of Bait & Switch Tactics

Beginning in May 2022, the Swigart Law Group, APC, filed numerous consumer arbitration matters against TransUnion. The arbitrations allege that TransUnion intentionally engaged in marketing schemes meant to trick consumers into subscribing to paid credit-related services when the consumers requested their free credit reports under the Fair Credit Reporting Act. As a result, the consumers were charged between \$9.99 to \$24.95 per month for TransUnion credit-related products they did not want.

TransUnion sells and markets credit-related products that give consumers access to credit scores, credit reports, credit monitoring and credit lock. TransUnion intentionally designed its marketing scheme to deceive and coerce consumers into subscribing to TransUnion services and intentionally omitting information related to monthly charges.

Specifically, TransUnion advertised on annualcreditreport.com, a website through which consumers can obtain free credit reports, used misleading language to convince consumers that they were purchasing a standalone credit score or report, and sent emails that mislead consumers to believe that they were enrolled in services the consumer did not have. However, when a consumer followed any of TransUnion's advertisement links, consumers were not directed to pages to purchase a standalone report or score. Rather, the consumers were taken directly to a credit monitoring enrollment page in which consumers unknowingly subscribed to recurring charges of up to \$24.95 per month.

TransUnion intentionally refrained from including clearly visible and understandable language on its enrollment page that would notify the consumer that they were enrolling in a monthly subscription. Even worse, TransUnion failed to obtain from the consumer a signed or authenticated statement that the consumer authorized recurring charges to their bank accounts to pay for the credit monitoring services the consumer unknowingly purchased.

Consumers who have fallen victim to TransUnion's deceptive practices also unknowingly entered into an arbitration agreement with TransUnion Interactive, Inc. Therefore, Consumers cannot file individual lawsuits or class actions against TransUnion. However, consumers can hold TransUnion accountable for its actions by filing arbitrations against TransUnion.

Over the past month, aggrieved consumers have retained the Swigart Law Group, APC, a consumer rights firm to pursue arbitrations against TransUnion for its unlawful and egregious business practices. There were no upfront costs and favorable results are anticipated.

A copy of the Federal complaint filed by the Consumer Financial Protection Bureau for the same practices can be found [here](#).



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