

The complaint

Mr J complains that Handelsbanken plc has made unjustified information requests from him.

What happened

Mr J says Handelsbanken asked him for personal information from 2020 into 2021. He says he was hounded by Handelsbanken into providing information which he says was unnecessary and excessive. Mr J says he was caused stress and anxiety and would like £3,500 compensation for what took place.

Handelsbanken says it apologised for some of the requests but says it must comply with its regulatory duties. It says Mr J didn't suffer any financial loss.

Mr J brought his complaint to us and our investigator upheld it. The investigator accepted Handelsbanken had regulatory duties but didn't think it had explained what information was needed or why. The investigator also thought Handelsbanken had accepted some of its requests were unnecessary and that Mr J had provided required information. The investigator recommended Handelsbanken pay £250 compensation which it has agreed to do.

Mr J doesn't accept that view and says the compensation should be at least £1,000.

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.

Having done so I have come to the overall view that I uphold this complaint and intend to order Handelsbanken pay £250 compensation.

I am sure Mr J appreciates that Handelsbanken has regulatory duties which can on occasions require customers to provide information. I accept on occasions those requests can be onerous and time consuming. It is not clear here what information Handelsbanken required or why. I can see that it told Mr J that it had the required information but still kept asking him for it. So, I'm satisfied that Mr J would have been caused distress and inconvenience in dealing with these requests and in trying to find out what information was needed and why.

The only real issue for me to decide is the level of compensation. I can see that the investigator has provided Mr J with information about the type and amount of awards we make. I have to consider the impact Handelsbanken's actions had upon Mr J and the level of distress and inconvenience he was caused. I'm satisfied that Handelsbanken actions didn't have a significant impact on Mr J and that he didn't suffer any financial loss. I think the impact would have caused inconvenience and frustration and am satisfied that a compensation award of £250 is fair and reasonable. I'm satisfied that award fairly reflects the level of impact on Mr J and amount of information requests made.

I appreciate Mr J says he should be awarded compensation of either £3,500 or £1,000 but I find such amounts are outside of the type and amount of awards we would make. And the impact on Mr J doesn't justify such awards.

Putting things right

Handelsbanken should pay Mr J £250 compensation.

My final decision

My final decision is that I uphold this complaint and order Handelsbanken plc to pay Mr J £250 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 1 August 2022.

David Singh
Ombudsman