

The complaint

Mr O complains that Tickmill UK LTD is not providing information about his deposits, withdrawals and refunds in a format which is acceptable.

What happened

In July 2023 Mr O asked for *'the details of the deposit account statements that I have deposited and withdrawn during the period from the day I became a customer of your company to this day'*.

Our investigator asked Mr O to clarify exactly what he was after, and he replied:

'I have made hundreds of deposits with my credit cards. Tickmill has returned a very small part of these deposits to my cards.

How much deposit was made from which card of mine

The expenditures they refunded to me belong to which day they were withdrawn from my card. For example Tickmill mixed up the sequences when it should normally refund the first deposit withdrawn first i.e. refunded the deposit withdrawn in February when it should have refunded the deposit withdrawn in January.

That's why I need a general list with this data'.

Mr O further claimed that Tickmill's accounting department had this data, but it had not provided it.

Our investigator looked into Mr O's complaint. She said that Tickmill had in fact sent Mr O considerable transaction information, including trading history, itemised deposits, withdrawals, pricing, commission and references next to deposit payments to assist Mr O in reconciling the various transactions. She considered that Mr O was given sufficient information and Tickmill need not do any more.

Mr O didn't agree and provided general comments about his desire to issue proceedings against Tickmill, previous complaints against Tickmill already determined by the service and his ongoing dissatisfaction with Tickmill. He also said that since there was no card data in the information he was given, he couldn't know which bank he used to make the relevant deposits. He reiterated that Tickmill could supply this information to him if it wanted to, but it was refusing to do so. He said he sent an example statement to Tickmill to show what he needed, but this was ignored.

Before the case was passed to me Mr O confirmed his intention to issue legal proceedings against Tickmill and possibly other parties he considers contributed to his losses.

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'm sorry to disappoint Mr O, but I don't have much to add to what the investigator has already said. I've considered Mr O's request, but in my view he has already been given all the information Tickmill can give him about the various transactions associated with his account. Tickmill has said that the firm it uses to process its card payments confirmed that bespoke statements, such as the ones Mr O is requesting with specific card numbers, cannot be provided to him. I see no reason to question that evidence.

Furthermore, I agree with the assertion that this is information Mr O already has or could obtain for himself. As the investigator has said, the information Tickmill has sent to Mr O includes his trading history, itemised deposits, withdrawals, pricing, commission and references next to deposit payments – this information ought to assist Mr O in reconciling the various transactions he intends to seek compensation for. Whilst he might not remember the specific transactions, given the length of time he traded, he is able to contact the banks he is intending to pursue and ask them to outline when he made deposits to Tickmill. I'm not persuaded it's unfair or unreasonable for Tickmill to consider that this is something Mr O ought to be doing for himself with the information he has available, given that these are transactions he made whilst he traded. Whilst I can understand why the format Mr O has requested would make this easier for him, I'm not persuaded Tickmill is treating him unfairly by being unable to produce the information in the format and detail he has requested.

In any event, given the amount of information Mr O has been provided with already, I'm satisfied Tickmill has taken every step to respond to Mr O's request and provide him with the information he says he needs. Whilst I understand why he remains dissatisfied, my powers do not extend to telling a business how to display customer specific information or what format to use when doing so. My role requires me to consider whether Mr O has been treated fairly and reasonably in the circumstances of this specific complaint, and for the reasons I've given, I'm satisfied he has. I'm therefore not persuaded Tickmill needs to do anything further.

My final decision

My final decision is that I don't uphold Mr O's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 2 February 2024.

Alessandro Pulzone
Ombudsman