

The complaint

Mr T complains Barclays Bank UK PLC failed to deal with his request for information in a timely manner.

What happened

In June 2023, following a chargeback claim on his debit card, Mr T submitted a Data Subject Access Request (DSAR) to Barclays. This was because Mr T thought Barclays hadn't sent a letter, which he says impacted the outcome of his chargeback. Having not received a response to his DSAR, Mr T chased again in July. He then followed this up via the in-app chat and was initially told his DSAR had been received, but then told, three days later, there was no record of his request.

Hearing nothing further, Mr T complained to Barclays in November 2023. Barclays apologised for saying it had received his DSAR in July, however said it had no record of receiving his letters prior to the complaint. Barclays said it would action Mr T's DSAR and paid him £50 to apologise for the inconvenience caused.

Mr T remained unhappy and referred his complaint to this service. He said the delay meant he hadn't been able to fully challenge his chargeback claim. Mr T also felt the level of compensation didn't fairly reflect the inconvenience caused.

One of our Investigators looked into what happened and thought Barclays had taken reasonable steps to put things right, so didn't think it needed to do anything further. Our Investigator also acknowledged Mr T had separately asked our service to consider a complaint about the outcome of his chargeback.

Mr T remained unhappy, saying he still hadn't received a response to his DSAR, and the compensation didn't fairly reflect the distress or inconvenience caused. As the matter remained unresolved, it's 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.

Our service has already considered a complaint about Mr T's chargeback claim, with a final decision being made. The ombudsman's decision acknowledged Mr T's concerns about whether Barclays sent a letter relating to the chargeback, so I won't be commenting on this point further as it's already been subject of a complaint our service has considered. What follows is only consideration on whether Barclays processed Mr T's DSAR request fairly.

Barclays says it didn't receive Mr T's DSAR's in June or July and has provided system notes to show it has no record of receiving these letters. Mr T says his letter of July was sent by recorded delivery and had been signed for, so should have been received by Barclays. So, it would appear something did go wrong and Mr T's DSAR should have been acknowledged sooner.

Having received Mr T's complaint in November, Barclays then processed Mr T's request in a timely manner, sharing the information online in December 2023 and again in March 2024 when requested.

I do agree Mr T was given unclear answers when chasing in July as to whether his DSAR had been received and his request should have been picked up at this point. Barclays paid £50 to apologise for this, and while I note Mr T says this offer of compensation doesn't go far enough, I do think it's reasonable to recognise any inconvenience caused. I say this because when Barclays was aware something had gone wrong, it then took steps to put things right in a timely manner. And as explained I can't consider the impact this had on Mr T's chargeback claim more widely. So, in the circumstances I do think Barclays compensation of £50 is fair.

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 T to accept or reject my decision before 27 January 2025.

Christopher Convery
Ombudsman