

## **The complaint**

Mrs W complains about the service she received from Barclays Bank UK PLC when she made a Data Subject Access Request (DSAR).

## **What happened**

Following a problem with a delayed ISA transfer, Mrs W contacted Barclays by phone to make a DSAR request in March 2023. Initially Mrs W was told that a DSAR request couldn't be made by phone and, because she didn't use email, she needed to go to a branch. But when she visited a branch, the staff were unable to action the request. Mrs W complained to Barclays.

Barclays accepted there had been a bank error and it upheld the complaint. It credited Mrs W's account with £125 compensation in recognition of the inconvenience caused.

Unhappy with the outcome Mrs W referred her complaint to this service. She said that when she received the DSAR it was incomplete as the information she specifically wanted to see – information relating the delayed ISA transfer, wasn't included.

Our investigator looked into the matter. He contacted Barclays about the information Mrs W said was missing from the DSAR. Barclays responded to say that it had provided all the information it held.

Ultimately, the investigator didn't uphold the complaint. He thought Mrs W complaint about the content of the DSAR was better suited to the Information Commissioners Office (ICO). And while he agreed that Mrs W had received poor service when requesting the DSAR, he thought the £125 Barclays had paid in recognition of the inconvenience caused was fair.

Mrs W didn't agree, she said the investigator hadn't considered what she had gone through when she initially requested the DSAR. And that Barclays had told her a further DSAR request would be raised, but she hadn't heard anything since.

As agreement wasn't reached the complaint has 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'm aware I have only summarised the circumstances of Mrs W complaint above. So, I'd like to reassure her that I have read and considered everything she has told us in full. And I hope the fact that I do not respond in a similar detail here will not be taken as a discourtesy. As an informal dispute resolution service, we are tasked with reaching a fair and reasonable conclusion with the minimum of formality. In doing so, it is not necessary for me to respond to every point made, but to consider the circumstances of the complaint as a whole.

Having done so, while I appreciate Mrs W's strength of feeling about what happened - overall, I agree with the investigator that £125 is fair compensation in all the circumstances of this complaint. I'll explain why.

I do understand that Mrs W feels very strongly that Barclays hasn't provided her with all the information she is entitled to. And she's pointed to a letter from Barclays which said a further DSAR would be raised.

I've seen the letter - dated 5 May 2023, which Mrs W has referred to. But as mentioned above, before issuing his initial outcome on the complaint, the investigator explained he had contacted Barclays and it responded to say that it has provided Mrs W with all the information it is required to provide. It isn't the role of our service to comment on the content of a DSAR and whether Barclays has discharged its obligations in this respect. That is a matter for the ICO. So, Mrs W can make further enquiries with the ICO if she still has concerns in this respect.

I think it would be helpful to clarify my role in this dispute. My role is to consider whether Barclays acted fairly and reasonably in responding to Mrs W's DSAR request. And from what I've seen, once the DSAR request had been actioned I'm persuaded Barclays responded in a timely and reasonable manner.

I have considered how Barclays treated Mrs W when she made the DSAR request. And Barclays hasn't disputed that it let Mrs W down in this respect. She was incorrectly told she couldn't make the request by phone. And, as a result, she had two wasted visits to the branch which were not only inconvenient but distressing as her husband was shielding due to medical conditions and she had to take precautions.

I'm really sorry to hear about what happened and I empathise with Mrs W given the distress that has been caused to her. But, taking everything into account, while I appreciate monetary compensation can't rectify what happened, I'm satisfied that the amount paid to Mrs W fairly recognises the time she spent having to visit the branch and the worry it caused due to her husband's health.

### **My final decision**

For the reasons given above, I don't uphold this case as Barclays Bank UK PLC has already paid Mrs W fair compensation. Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 26 March 2024.

Sandra Greene  
**Ombudsman**