

## **The complaint**

Mr S complains that The Co-operative Bank p.l.c (TCB) failed to send him all the information he was entitled to under a Data Subject Access Request (DSAR). He would like his full records disclosed.

## **What happened**

The details of this complaint are well known to both parties so I won't repeat them again here, instead I will focus on giving the reasons for my decision

## **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 reached the following conclusions: -

- I appreciate Mr S's frustration in that he feels he hasn't received all the information he requested from TCB. He has specifically given an example of information in relation to a credit application but says that this is just one example of many documents TCB hasn't sent.
- TCB has confirmed to us it has supplied Mr S with all the personal information it holds on him up until 22 April 2024 when the DSAR was completed. I appreciate Mr S doesn't accept this. However, from what I have seen TCB hasn't acted unfairly, it has provided all the information it says it has in a reasonable way. I don't think there is anything more I can ask it to do.
- If Mr S feels that TCB has not complied with data regulations and law, then that is something he will need to raise separately with the Information Commissioner's Office (ICO)
- Mr S has also pointed out that TCB didn't issue a final response letter (frl) within the 8-week timescale it had to do so. It's unfortunate that businesses can't always issue a frl within 8 weeks. – sometimes investigations into complaints can take longer than this. In these cases, we expect holding letters to be issued to keep customers across what is going on. In this case I can see that TCB sent a holding letter to Mr S on 19 July 2024 advising it aimed to respond within 4 weeks but giving rights to come to our service. I think its actions were appropriate in the circumstances.

## **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 20 November 2024.

Bridget Makins  
**Ombudsman**