

The complaint

Mr B complains that HSBC UK Bank Plc gave him incomplete information when it responded to his Subject Access Request (SAR).

What happened

Mr B says HSBC responded to his SAR on 3 January 2024, but did not include communications between itself and credit reference agencies (CRA). He says he wanted information about how incorrect information about his HSBC credit card account had been registered with one of the agencies. He adds that internal communications were also excluded, in particular those relating to a complaint he made in 2020.

HSBC clarified that a SAR would not include internal messages between employees, nor information that was passed to credit reference agencies.

Our investigator did not recommend the complaint should be upheld. She said an SAR doesn't guarantee the release of every document, only those which contain personal data and are not considered confidential.

Mr B responded to say, in summary, that he didn't believe that the focus of an SAR should be so narrow as to exclude communications between HSBC and the CRAs. He added that banks cannot withhold internal communications about him and his accounts.

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 acknowledge that Mr B submitted an SAR in order to try to establish what had happened regarding incorrect information on his credit file. I'm satisfied that HSBC responded to this request, but that Mr B has highlighted specific documents he believes should be included.

I can see HSBC has explained to Mr B the reasons for the exclusion of certain items, as it is required to do.

It is not the role of this service to establish whether what HSBC has provided technically constitutes compliance with an SAR. However, if Mr B still feels that HSBC has not complied with his request, then he can contact the Information Commissioner's Office for definitive guidance. I realise this will add to Mr B's frustrations, but I cannot instruct it to send further documents.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 20 February 2025.

Amanda Williams
Ombudsman