

The complaint

Mrs C's complaint against Financial Administration Services Limited ("Fidelity") is about how they handled her request for information about the interest earned and tax paid on her accounts.

What happened

On 10 November 2023 Mrs C sent a secure message to Fidelity with an enquiry relating to her accounts. She said that in the previous financial year (2022-23) Fidelity had paid interest to her taxable accounts, but the payments had been made in arrears in the current financial year (2023-24). She asked if there was a document available that provided a breakdown of the interest earned and tax paid on her two accounts. If not, she asked if such a breakdown could be sent to her. She said the requested information was essential for her tax return. Fidelity acknowledged Mrs C's enquiry on 14 November 2023.

Mrs C sent a further message to Fidelity on 16 November 2023 saying that she needed four files, showing the actual interest and tax on interest for each of her two accounts for 2022-23 and 2023-24. She said Fidelity were welcome to post the documents, but it would be best to email them via secure message so she could work on them quickly.

Fidelity sent a response to Mrs C's request on 21 November 2023, which:

- Said they could not email or attach files within a secure message.
- Said their team would send Mrs C a letter providing a detailed breakdown of the interest paid and dividends received on her accounts for both 2022-23 and 2023-24.
- Explained that any interest paid was only for the current tax year (2023-24), including any accrued for the period between 1 July 2022 and 30 June 2023, which would have been paid in July 2023.
- Explained how Mrs C could view any interest paid and tax deducted, and export a list of transactions, through her online transaction history.
- Explained that interest on cash would also be included in their annual tax voucher (ATV) which would normally be produced in late April or early May.

Mrs C was unhappy with Fidelity's response. She said her request was necessary because Fidelity didn't separate out the interest payments clearly between the last two financial years and that left her without the breakdown she needed for HMRC. She said there was no good reason why Fidelity couldn't email the information to her.

Fidelity decided to treat the matter as a complaint. In their final response to Mrs C on 30 November 2023, they said:

- They didn't have the functionality to send documents to her online and didn't see email as secure so would not be sending account related information through email.

They acknowledged Mrs C's feedback on sending documents online and said they would review their position but couldn't provide a timeframe for doing so.

- They had sent a letter to Mrs C showing the interest generated and tax applied on her accounts. She could also view the same information online through her transaction history.
- The same information would also be available on Mrs C's ATV which would be sent in April/May 2024.
- They apologised for the delay in replying to Mrs C's query.

Unhappy with Fidelity's response, Mrs C brought her complaint to the ombudsman service. She said Fidelity had responded to her request with irrelevant, unhelpful, misleading or false information which had caused her frustration, upset, and emotional distress. She said there was also an element of discrimination as her husband was a Fidelity customer and had a similar experience but was compensated for Fidelity's failures.

Our investigator looked into what had happened and didn't think that Fidelity had acted unfairly or unreasonably. She said:

- Although Fidelity were a little slow in responding to Mrs C's message of 10 November 2023, she didn't think that had impacted events and overall found Fidelity were relatively prompt in their responses and handled Mrs C's complaint quickly.
- Our service doesn't have the power to interfere with a business' processes. Fidelity are aware of their regulatory obligations to keep consumer data secure and if they prefer postal services over email as a safer option then we wouldn't say that was wrong. The terms and conditions of Mrs C's account allow for either method to be used. Fidelity explained how Mrs C could access the information she requested online but also tried to accommodate Mrs C's request by posting it to her.
- It seems the ATV may have been what Mrs C wanted but that wasn't available until April/May 2024 which Fidelity explained in their final response letter. That was in line with the terms and conditions of Mrs C's account.
- She noted what Mrs C had said about her husband's experience with Fidelity, but explained our service looks at the circumstances of each individual complaint. Having done so, she didn't think Fidelity had discriminated against Mrs C.

Mrs C disagreed with our investigator's findings and asked for an ombudsman to make a final 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 agree our investigator's findings on this complaint and for broadly the same reasons. I don't think Fidelity acted unreasonably or treated Mrs C unfairly in how they responded to her request for information about the interest earned and tax paid on her accounts. In coming this decision, I have taken account of the following:

- I don't think it was unreasonable for Fidelity to send the information that Mrs C requested by post. A business has a duty to keep their customers' data secure, and it is not the role of our service to tell them how they should do that or how they should communicate with their customers. Mrs C had said Fidelity were welcome to post the relevant documents to her. Fidelity also explained clearly to Mrs C that they were unable to send the information by secure message and that they were not prepared to send account information by email.
- Fidelity also explained clearly to Mrs C how she could use her online transaction history to find the information she had requested.
- Fidelity told Mrs C that the information she had requested would be sent to her in her ATV, which was sent every year in April/May. Mrs C's ATV for 2023-24 was sent to her on 1 May 2024.
- Any interest paid to Mrs C in the 2023-24 tax year (which I understand included interest accrued for the period between 1 July 2022 and 30 June 2023) would not require declaration to HMRC until January 2025.
- Mrs C first requested the information on 10 November 2023, and Fidelity sent her a response on 21 November 2023 explaining how she could view the information online and saying that they would post her a detailed breakdown. They sent that breakdown on 30 November 2023 along with a final response to her complaint. I note that Fidelity have apologised to Mrs C for the delay in responding and, in view of the timeline I've just summarised, I think that's sufficient. Mrs C was provided with a clear explanation of the position and the detailed breakdown she had requested in good time before the HMRC deadline that she was concerned about.
- Mrs C has referred to her husband's experience with Fidelity and feels she has been discriminated against. It's my role to look at the circumstances of her complaint and having done so I've not seen evidence that Fidelity have treated Mrs C unfairly or discriminated against her.

I appreciate this will be a disappointing decision for Mrs C, but I won't be upholding her complaint.

My final decision

For the reasons given, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 9 December 2025.

Matthew Young
Ombudsman