

The complaint

Mr H complains about the service he received from The Prudential Assurance Company Limited ('Prudential') when he made a Data Subject Access Request (DSAR).

What happened

Following a series of issues raised with Prudential, Mr H made a DSAR request on 10 January 2025. When Prudential didn't respond, Mr H sent a second request on 11 Feb 2025.

Prudential answered this request, albeit outside the calendar month provided and issued the information it held on 11 April 2025, but Mr H says no response was received.

Unhappy with the situation, Mr H brought his complaint to this service seeking compensation for wasted time and resources, including disruption to his personal affairs.

During our investigation it became clear that:

- Prudential hadn't received the initial DSAR dated 10 January 2025, however it had received the second dated 11 February 2025.
- Prudential had failed to log the February 2025 request due to the sheer amount of correspondence it says it received from Mr H. It confirmed a response to the DSAR had been sent on 11 April 2025, more than a month after the request had been received, so it accepted there had been a shortfall in its service to Mr H. As such, it offered £200 compensation.
- Our investigator thought Prudential had made a reasonable offer to remedy the situation but he asked Prudential to resend the information Mr H had requested.
- Prudential shared tracking numbers which showed multiple attempts had been made by Royal Mail to deliver the parcels sent on 11 April 2025. It also shared further evidence that it had resent the information Mr H sought on two more occasions in June and July 2025.
- Dissatisfied with the situation and the offer, Mr H asked for an ombudsman to further consider his complaint. He said the DSAR hadn't been settled until he had received the information.

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 summarised the circumstances of Mr H's complaint above. So, I'd like to reassure him that I have read and considered everything he has told us in full. As an informal dispute resolution service, we reach fair and reasonable conclusions with minimum formality. In doing so, we don't need to address every individual point raised but rather consider the overall circumstances of the complaint.

Having done so, while I appreciate Mr H's strength of feeling about what happened - overall, I agree with the investigator that £200 is fair compensation in all the circumstances of this complaint. I'll explain why.

I understand that Mr H feels strongly that Prudential hasn't provided him with the information he is entitled to. But, as mentioned, the investigator explained Prudential had shared evidence it had provided Mr H with all the information it was required to provide on three separate occasions.

Mr H argues that Prudential's duties aren't discharged until the information reaches him, but it isn't the role of our service to comment on the DSAR and whether Prudential has satisfied its obligations in this respect. That is a matter for the ICO. Mr H has told this service he is in contact with the ICO, so he may choose to make enquiries with them if he still has concerns.

For the purposes of this complaint, my role is to consider whether Prudential has acted fairly and reasonably in responding to the DSAR request. From what I've seen, the DSAR request hadn't been actioned in a timely manner; Prudential responded a month after the deadline, so it doesn't dispute that it let Mr H down as a result.

Taking everything into account, I think Prudential has taken fair steps here to address the issue, and I wouldn't expect it to take any further action. I know Mr H will be disappointed with the outcome I've reached on his complaint. But this final decision ends what our service can do for him.

Putting things right

Mr H has been offered £200 compensation for the distress and inconvenience caused. I consider that to be a fair and reasonable outcome in the circumstances.

My final decision

For the above reasons, my decision is that I uphold Mr H's complaint, but I don't require Prudential to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 12 August 2025.

Farzana Miah
Ombudsman