

The complaint

Mr D is unhappy with how Nationwide Building Society handled a Data Subject Access Request ('DSAR') in relation to a credit card.

What happened

In May 2024 Nationwide wrote to Mr D and said it was reducing the credit limit on his credit card. It explained this was because Mr D had fallen behind with his payments.

Mr D was unhappy with this and made a DSAR for the information it had considered when it lowered his limit.

Mr D later complained to Nationwide and said he couldn't access the information from the DSAR. Nationwide issued a final response on 17 September 2024. This, in summary, said Mr D had been sent a letter and a password showing how to access the DSAR in June 2024.

Mr D continued to contact Nationwide about the issues. A further final response sent on 10 October 2024 explained that a hard copy of the DSAR information had been sent to Mr D.

Mr D then said a third party's information had been enclosed with his DSAR. He complained about this to Nationwide. And he also raised concerns about information in the DSAR being redacted.

Nationwide then issued a further final response on 13 November 2024. This said, in summary, that the third party's information should not have been included with Mr D's DSAR. Nationwide thanked Mr D for dropping the information off at his local branch and said it was paying him £25 to apologise. Nationwide explained parts of the documents had been redacted to remove sensitive information.

Mr D remained unhappy and referred the complaint to our service. Mr D said that he thought Nationwide hadn't provided the full record of internal correspondence in the DSAR. And he said there was 'other evidence of poor administration'.

Our investigator issued a view and didn't uphold the complaint. He explained it was not the role of this service to determine if any privacy laws had been breached, but he thought Nationwide's offer of £25 to apologise for the wrong data being sent was fair.

Mr D disagreed. As Mr D remained unhappy, 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.

Mr D complains about data processing in relation to his credit card. I'm satisfied that Mr D's complaint is about Nationwide administering a service in relation to a regulated activity. So, I'm satisfied I can consider Mr D's complaint about Nationwide.

It's worth explaining to Mr D that it isn't the role of this service to look at whether Nationwide breached data protection laws. This would be for the Information Commissioner's Office. But, I can consider if Mr D has been caused distress and inconvenience.

I was sorry to hear Mr D was having trouble accessing the information Nationwide provided. But I'm satisfied it took steps to rectify this, including sending Mr D a hard copy.

It isn't in dispute that a third party's information was enclosed with Mr D's DSAR when this was done. And I'm satisfied this caused him inconvenience, as he had to take the information to a Nationwide branch. Having thought about this, I think Nationwide apologising and already paying Mr D £25 is fair to reflect the inconvenience caused.

I've looked at Mr D's concerns that Nationwide redacted information. But this is what I would expect to see, and it would be common practice to redact things like staff names, some account numbers, third party's email addresses etc.

I've also noted Mr D had concerns information was missing.

But having thought about all of this, I can't see Nationwide needs to take further action to put anything else right.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 15 October 2025.

John Bower
Ombudsman