

The complaint

Mrs T complains about Vanquis Bank Limited's handling of her Data Subject Access Request (DSAR)

What happened

In February 2025, Mrs T submitted a DSAR to Vanquis and then complained to us later the same month as it hadn't provided her with the information requested.

Vanquis initially thought that Mrs T was complaining about another matter. When our investigator explained that Mrs T was complaining about the lack of response to her DSAR, Vanquis said it didn't have any record of a complaint about this. Vanquis suggested that Mrs T should contact it to provide the further information it had requested in response to her email in February 2025.

Vanquis issued a final response to Mrs T in June 2025. It said it had asked her to contact Vanquis by phone back in February 2025. As it didn't hear back from Mrs T, Vanquis didn't proceed with the DSAR.

In August 2025 Vanquis apologised that the wrong team handled Mrs T's DSAR in February 2025. After Mrs T supplied her previous address to the correct team in July 2025, Vanquis was able to complete the DSAR. It apologised for the delay and offered Mrs T £50 compensation.

Our investigator didn't think it was unreasonable for Vanquis to request further information in response to Mrs T's DSAR. He recognised Vanquis had contributed to the delay in processing the DSAR but thought that once it processed her request, its' apology and offer of compensation was fair.

Mrs T disagrees with the investigation outcome and asks for £100 compensation. Vanquis doesn't agree to increasing its' offer, so the complaint has come 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.

I appreciate that I have summarised this complaint in less detail than the parties and that I have done so using my own words. The rules which govern us, together with the informal nature of our service allow me to take this approach. But this doesn't mean I have not read and considered everything the parties have given to us.

I am sorry to disappoint Mrs T but like our investigator, I agree that Vanquis has already done and offered enough to put things right.

When Mrs T made the DSAR, Vanquis responded by email on 10 February 2025 asking her to contact the relevant team by phone as it required further information. I don't think this was an unreasonable response from Vanquis. Mrs T responded to say that a credit reference

agency had provided her with a DSAR report without requesting further information, so she expected Vanquis to do the same. But I don't think this means Vanquis was obliged to proceed with the DSAR without first getting the further information it required.

I agree that it would have been helpful if Vanquis had directed Mrs T's email to the relevant team in February 2025 or if it had made it clear to Mrs T that she could make the DSAR using another method, as outlined on its website. But once she gave it the information it needed to verify her identity in mid-2025, Vanquis was able to deal with the DSAR. So, I can't say that there was a further delay on Vanquis' part which in turn caused additional inconvenience to Mrs T.

Although Mrs T says that she has previously been awarded higher levels of compensation, this doesn't automatically mean the same should happen here. I think that as Vanquis has now processed the DSAR and apologised for the delay which it partly caused, the offer of £50 compensation is fair. Our approach to awards of compensation can be found on our website.

My final decision

My final decision is that I uphold this complaint and require Vanquis Bank Limited to pay Mrs T £50 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 1 December 2025.

Gemma Bowen
Ombudsman