

## **The complaint**

Mr D complains that he wasn't able to open an account with Zilch Technology Limited (Zilch) because his phone number had been associated with another account that he didn't open.

## **What happened**

Mr D says that he tried to open an account with Zilch but couldn't complete the account opening process. Mr D contacted Zilch and explained that he wasn't able to confirm his phone number. Zilch responded and said the phone number being used was already registered to a Zilch account.

Mr D asked Zilch to confirm the email address linked to the account. He said he had a right to this given it's his phone number being used. Zilch said it would escalate the matter for further investigation. Mr D remained unhappy that Zilch wouldn't confirm the email address for the account using his phone number and logged a complaint.

Zilch issued its final response to the complaint. In this it confirmed the phone number Mr D was using was already registered to another account. Zilch said that to provide information for the account, it needed to verify Mr D's identity. It therefore asked for his full name, date of birth and full address with postcode. Zilch explained that once it had that information and provided it matches the details on the account it would share the email address linked to the mobile number.

Mr D remained very unhappy with this and submitted a Data Subject Access Request (DSAR). In response Zilch said it only held the email address associated with the account Mr D was originally trying to open. It said to send the information linked to the mobile number it would need to verify him as previously explained.

Mr D didn't agree and so referred the matter to the Financial Ombudsman Service. He said Zilch had refused to confirm the email associated with his phone number and failed to investigate fraudulent activity.

One of investigators was passed the complaint to consider. They said Zilch's actions in asking for further information to verify Mr D was reasonable given its data protection obligations. The investigator added that they asked Zilch how the requested information would help, when Mr D had already said the account wasn't his. Zilch said it needed to determine if the person raising the query was the account holder and then, if necessary, would escalate the matter to its verification team. Given this the investigator said Mr D could get back in contact with Zilch and provide what had been requested, so Zilch could potentially escalate things to its verification team. Regarding Mr D's request for a DSAR, the investigator added that Zilch had asked for additional information and that Mr D needed to raise this with the Information Commissioner's Office (ICO).

Mr D strongly disagreed and in summary said Zilch hadn't verified his phone number when it allowed a third party to open an account associated with it. Mr D added the request for further information was illogical as his data will not match the fraudulent account. And that having to submit further data to receive a DSAR was also unfair.

As Mr D didn't agree 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.

I would also like to point out I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Following the investigators initial findings there was some further communication regarding if Mr D is an eligible complainant here. The investigator explained that given Mr D was trying to open an account with Zilch, he is a potential customer and therefore eligible to complain. I agree with the investigator but would reiterate this is limited to the issues he encountered with the account opening process.

Mr D says he was trying to open an account with Zilch but couldn't as he wasn't receiving the one-time pin code required to activate the account. After investigating, Zilch said this was because the phone number was already registered to another account. Zilch therefore asked Mr D to provide further information. I understand his concerns with this but don't consider Zilch's request to be unreasonable. I note the information asked of him is what would be required to open most accounts in the UK which is what he intended to do with Zilch in any event.

Ultimately Mr D was asking Zilch to provide information on an account that was associated with his phone number only. Before sharing information of that nature, Zilch is entitled to try and establish the account is in the name of the person making the enquiry. Without this Zilch could open itself up to breaching the data of its account holders. This is why based on the circumstances of this complaint and the information available, that Zilch refusing to provide the connected email address is fair.

Here Mr D has said it was pointless to ask his name as it wouldn't match the name the account is in. Zilch has confirmed that if that was the case it would escalate things to its verification team to consider. So, I don't agree that Zilch has refused to assist Mr D further. I do appreciate Mr D's concerns. However, it isn't unreasonable for Zilch to ask for further information when it's been made aware of a potential issue with personal data on one of its accounts. That's in line with what I would expect.

I can't say what the outcome of any investigation Zilch's verification team carries out may be. But I would remind Zilch that Mr D has raised a genuine concern regarding his phone number being associated to an account that he says isn't his. I therefore leave it up to Mr D to decide if he wants to provide what's been requested by Zilch, so it can investigate things further.

Regarding the DSAR request, I can see that Zilch said it only had the email address connected to the new account Mr D was trying to open. And again, said it wasn't able to sure anything further on the account associated with his phone number until it could verify him, which I'm again satisfied is reasonable in the circumstances of this complaint. Mr D is also free to escalate matters to the ICO as the investigator highlighted should he wish.

I know Mr D will be unhappy with this decision. But overall, I don't believe Zilch has handled Mr D request to open a new account unfairly. And that is the activity that I've been able to look at here.

**My final decision**

I don't uphold Mr D's complaint against Zilch Technology Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 1 December 2025.

Paul Blower  
**Ombudsman**