

The complaint

Mr K is unhappy with how HSBC UK Bank Plc dealt with his Data Subject Access Request (DSAR).

What happened

Mr K is a customer of HSBC. He made a DSAR to HSBC in June 2025 and HSBC responded and provided information to Mr K.

Mr K complained about a number of things to do with HSBC's response and the information provided. In summary, Mr K said HSBC had only provided information going up to September 2024, hadn't included transaction data which he said constituted his personal data, and that it hadn't included other important information, required under relevant data protection law. He also said that HSBC had sent the information to an unregistered e-mail address.

HSBC upheld part of the complaint. In summary, it agreed it had made an error in only providing information up to September 2024, and said it would put this right.

HSBC didn't think it had made an error in sending the information it had to the particular email address, because it was an address that belonged to Mr K. It also didn't think it had made an error in not including the transaction data that Mr K said should've been included.

HSBC paid Mr K £100 in compensation for limiting the information to September 2024.

Mr K remained unhappy and referred his concerns to the Financial Ombudsman Service. An Investigator here issued an assessment of the case. In summary, they didn't think HSBC had acted unfairly in sending the information to the e-mail address that it had. They also thought the £100 HSBC had offered was a fair way to put things right in terms of the information provided only going up to September 2024.

The Investigator also said that the Information Commissioners Office (ICO) was best placed to consider Mr K's contention that the transaction information he was seeking, did constitute his personal data, and whether HSBC should have provided this to him on that basis. The Investigator said that if the ICO agreed with Mr K, he could then raise this as an issue with HSBC, and potentially back to the Financial Ombudsman Service.

Mr K disagreed and asked for the matter to be escalated to an Ombudsman. The case 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.

Having done so, I've reached the same overall outcome, for broadly the same reasons.

It's important I'm clear that my consideration of this case is only in relation to the way in

which HSBC responded to the DSAR. I'm aware that Mr K has been in touch with HSBC about it providing him with information he's seeking outside of the DSAR, relating to certain transactions he's carried out. But Mr K told us he considers this dispute to be solely in relation to the DSAR response, and not the broader picture.

On that basis, I consider that the key issues I need to decide upon in this case, are:

- Did HSBC make an error, or treat Mr K unfairly, in sending the DSAR response to the e-mail address in question?
- Is the £100 HSBC offered and paid to Mr K a fair amount of compensation, to reflect the DSAR response only containing information going up to September 2024?
- Should the DSAR response have included the transaction information Mr K says it should?

Where HSBC sent the DSAR response to

Mr K says HSBC sent the DSAR response to an unregistered e-mail address, and that this is a breach of data protection laws. HSBC says it sent the information to an e-mail address that Mr K has confirmed belongs to him, and doesn't consider it made an error.

Mr K has confirmed the e-mail address in question belongs to him, and I've seen that Mr K was corresponding with HSBC about the DSAR, from the e-mail address in question. On that basis, I don't consider that HSBC has shared Mr K's personal data with someone else, or that HSBC has acted unreasonably here.

Is the £100 compensation HSBC offered a fair amount of compensation?

HSBC has acknowledged it made a mistake by only including information up to September 2024. This will undoubtedly have caused a degree of frustration and disappointment for Mr K that was avoidable. I've thought about this, and the other points Mr K raised about information that was missing (aside from the transaction data).

I consider that £100 is a reasonable amount of compensation to reflect this. The transaction information aside, of the information Mr K says wasn't included that should've been, I consider that it's only the missing time period that could reasonably be said to have had a meaningful impact on Mr K, because it was data and information he was entitled to and expecting. I would consider the other omissions Mr K has pointed to as being technical breaches that I can't see have had a meaningful impact on him.

A compensation award of £100 is appropriate where the error has caused a consumer more than the levels of frustration and annoyance that one might reasonably expect from day-to-day life, and the impact has been more than just minimal. I'm satisfied that's a fair reflection of what's happened here.

The transaction information

Mr K says the DSAR response should've included certain transaction information, because it constitutes his personal data. HSBC thinks the opposite – it says the transaction information Mr K is seeking, isn't personal data, and doesn't fall within the scope of a DSAR.

As before, I'm not considering the broader picture in terms of Mr K's request for HSBC to provide him with certain transaction information. In terms of the DSAR, I agree with the Investigator that the most appropriate next step would be for Mr K to contact the ICO, which I

understand would consider this type of issue and, if it considers an organisation hasn't responded to a request as it should have done, it would give advice to the organisation and ask it to solve the problem.

If Mr K does this and the ICO's conclusions support his position, it would be open to him to reengage HSBC about the matter. Mr K may also be able to then refer any such concerns to the Financial Ombudsman Service.

My final decision

My final decision is that the £100 HSBC UK Bank Plc has already paid to Mr K is enough to put things right.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 15 January 2026.

Ben Brewer
Ombudsman