

The complaint

Mr T complains TSB Bank Plc trading as TSB didn't process his Subject Access Request (SAR) when they should have.

What happened

Mr T raised a SAR on 16 October 2024. This was automatically acknowledged by TSB the same day.

But, TSB didn't provide the SAR or respond to his complaint when he followed it up, so Mr T asked us to consider his complaint.

As part of our process, we asked TSB for their file. They provided documents from 2019 saying Mr T had raised his complaint then, and they'd responded – so didn't think we had jurisdiction to look into the complaint for this reason.

After further discussions, TSB let us know Mr T had raised his concerns to the data protection regulator – the Information Commissioner's Office (ICO). TSB said they didn't think we had jurisdiction to consider this complaint – and ultimately said that's because it's not listed as a regulated activity, nor is it listed as an ancillary activity. TSB also said "*In this particular case, the ICO had already investigated and resolved the complaint, including the provision of the requested data and a redress payment.*"

This was confusing – because our understanding was the ICO didn't award redress payments to consumers. When asking TSB for a copy of this outcome, they told us they wouldn't send it because they didn't have to.

Our Investigator considered the merits of the case and awarded £150 to Mr T for TSB's failings.

TSB continued to dispute we had authority to consider this complaint – and ultimately told us they'd paid the compensation to Mr T following the outcome from the ICO which upheld his complaint against them. This was different to what they previously said about the ICO paying compensation.

As TSB didn't agree, the complaint was passed to me to decide.

In a separate decision I've ruled on TSB's concerns about our authority to consider this complaint – finding that we can. So, I've gone on to consider the substance of the complaint, as TSB have had a chance to reply to this.

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 think it's important to explain I've considered all of the information provided by both parties in reaching my decision. If I've not reflected or answered something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This

isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is.

From all the information I have it seems at this point TSB have accepted the ICO's outcome they should have processed Mr T's SAR – and have since done so meaning that issue has been resolved.

Given that, I think it's right for me to just focus on whether the compensation payment of £150 is fair.

I don't currently know what amount TSB paid Mr T. TSB have been obstructive in this complaint by telling our service we didn't have jurisdiction so they wouldn't provide documents and aren't obliged to share anything with us. That's unhelpful and means I think given how long this case has been drawn out unnecessarily I won't ask them for any further information as they've made it clear they don't think they have to provide anything – even though that's incorrect for the reasons I set out in my separate decision.

Although TSB have told us they compensated Mr T, it's unclear how much or when. I say that because Mr T told us on 27 October 2025, he hadn't been compensated by TSB at all.

Focusing on the issue at hand, that is Mr T raised a SAR and didn't receive a substantive reply despite an automatic acknowledgement. I can see from the evidence on file he chased it on a few occasions – but TSB still didn't reply to him.

I do think this is disappointing and I can see why this may have caused Mr T some frustration. This was a new SAR, so it should have been replied to. In the circumstances, I'm satisfied £150 is a fair outcome.

But, given the lack of information in this case, I don't know what's already been paid. It wouldn't be fair on TSB to require them to pay more than I think is appropriate despite their lack of co-operation with our service.

So, I think a total payment of £150 would be fair – and anything TSB have already paid Mr T can be deducted from this. If TSB have paid Mr T £150 or more already, then they're not required to pay him anything further.

My final decision

I uphold this complaint and require TSB Bank Plc trading as TSB to:

- Pay Mr T a total of £150 for this complaint:
 - Anything TSB have already paid to Mr T for this specific complaint can be deducted from this figure
 - If there is an outstanding payment to be made, then this must be made within four weeks of Mr T's acceptance of this decision – if it's not then 8% simple interest* should be added to the figure until it is paid
 - If TSB have already paid Mr T £150 or more for this specific complaint then they're not required to pay anything further

*HM Revenue and Customs require TSB to deduct tax from the interest payment referred to above. TSB must give Mr T a certificate showing how much tax they've deducted if he asks them for one.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 6 January 2026.

Jon Pearce
Ombudsman