

## **The complaint**

Mr P complains about how National Westminster Bank Plc handled his Subject Access Request (SAR). It did not offer adequate compensation after it sent his personal information to the wrong address.

## **What happened**

As both parties are aware of the details of this case, and Mr P has confirmed he wholly accepts the investigator's account of events, I will not repeat them in full here.

In summary, NatWest sent the results of Mr P's SAR to an incorrect address. He complained on 5 October 2024. When he came to this service on 28 July 2025 he still had not received the final response letter that the bank said, but later could not evidence, was issued on 8 January 2025.

In the final response letter NatWest accepted its error, confirmed it had reported the data breach in line with regulatory requirements and paid Mr P £500 compensation to recognise the distress its error had caused.

Mr P was unhappy with this resolution. He said the compensation, which had been unilaterally determined did not recognise the severity and impact of the bank's error; nor the poor communication and inaccurate information in the final response; nor the time taken to reissue the results of the SAR.

Our investigator said NatWest must pay a further £150 compensation. Its error caused significant distress and the time taken to remedy it was prolonged. She also instructed it to resend the results of the SAR and to check it held the correct phone number and email address for Mr P.

NatWest agreed to make this payment. Mr P asked for an ombudsman's review saying the compensation was still too low given it was a serious data breach which has caused him substantial anxiety, worry and inconvenience. He thinks £650 is very low in relation to this service's indicative scales of compensation and the indications of likely compensation if he made a claim through the courts.

## **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.

What remains in dispute in this case is the fair level of compensation NatWest should pay. I want first to ensure the remit of this service is clear with regards to data protection complaints. The Information Commissioner's Office regulates compliance to data protection laws in the UK. It has a number of powers including the power to order businesses to comply with data protection laws and to fine them. But it is this service that has the power to award compensation to consumers who've suffered a financial loss or have been caused distress and inconvenience by the way a financial services firm has handled their personal

information.

I have thought carefully about Mr P's argument that we should be making an award of around £1,500. I accept NatWest caused avoidable distress for him and that the time taken to correctly redeliver the results of his SAR was inexplicably long. This was on 28 November 2025.

He has referred to an increase in calls/emails that he feels must be related to the bank's error, but none of these communications led to a financial loss. I do not mean to diminish the frustration, inconvenience and stress such communications must have caused, but I do not find that in itself merits such a significant increase in the award value. Mr P has also sensibly taken the step to check his credit file at a cost, but again I do not find that to be reason to award the higher level of compensation. It is possible to request your statutory credit report from the three main credit reference agencies free of charge, and there also free apps and websites such as ClearScore or Credit Karma.

Mr P references what he sees as similar cases where this service awarded higher compensation. The case I suspect he reviewed on our website has a number of different characteristics and the harmful consequences of the bank error were realised, rather than remaining theoretical. An award of £650 is in line with more similar cases we have reviewed.

It follows I am instructing NatWest to make the additional payment of £150.

Mr P indicated he has taken legal advice – he can of course reject this decision and pursue his case through the courts if he wishes to. This decision brings to an end our consideration of his complaint.

### **Putting things right**

NatWest must pay Mr P an additional £150 for the distress and inconvenience it caused.

### **My final decision**

I am upholding Mr P's complaint. National Westminster Bank Plc must put things as right set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 28 April 2026.

Rebecca Connelley  
**Ombudsman**