

The complaint

Mr K complains that Clydesdale Bank Plc trading as Virgin Money failed to action his data subject access request (DSAR).

What happened

Mr K was having problems accessing an ISA he held with Virgin. The problems had persisted for a number of years and related, partly, to issues with identification (ID) and the one-time passcodes Virgin said it had been sending. But Mr K wasn't satisfied Virgin had been sending him the correspondence it claimed and so, to allow him to understand what had been going wrong with accessing his ISA, and to facilitate access in future, he requested a DSAR with Virgin.

Virgin asked Mr K to provide ID in order to fulfil his request, but Mr K didn't think this was fair. He raised a complaint with Virgin, seemingly believing it to be deliberately obstructing his request.

In its response to Mr K's complaint, Virgin said it didn't think it had done anything wrong. Although Mr K had previously provided ID to unlock his account, Virgin didn't think the ID was suitable for the purpose of fulfilling the DSAR request. It gave Mr K the option of completing security over the phone. Alternatively, it said Mr K could send certified ID documents, obtained within the last six months, by post or email. Alternatively, Virgin said he could send a 'selfie' while holding photographic ID.

Mr K wasn't satisfied with these options and brought his complaint to our service. He raised several other issues about Virgin at the same time, but these issues have all been responded to separately, in another decision. Our Investigator looked into Mr K's complaint about the DSAR but didn't uphold it. She felt Virgin's process of requesting ID was fair and that there was nothing wrong with it having requested ID, despite items having been provided by Mr K previously.

Mr K didn't agree with the Investigator and so the case was 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 won't be upholding this complaint. I realise this won't be the answer Mr K wanted, and so I've set out the reason for my decision below.

As noted by the Investigator, Virgin has a process for customers making a DSAR. I've considered whether this process was fair on Mr K, but also whether it adhered to the relevant rules, regulation and industry guidance – all of which I have taken into consideration for deciding this complaint.

I don't think there's anything inherently wrong in a financial business ensuring the identity of

the individual requesting data matches that of its customer. As such, I don't think Virgin has done anything wrong in principle. While I appreciate Mr K's concerns around Virgin's request, particularly as he'd sent ID previously, Virgin has explained the ID already provided wasn't suitable *on its own*. As two forms of ID are often required by businesses, I'm not persuaded this statement is unreasonable. Further, the Information Commissioner's Office explains on its website that ID checks are sometimes needed when making a DSAR and advises individuals to provide ID when asked. And so I don't think Virgin got things wrong in its request to Mr K's.

Virgin's final response to Mr K in February 2025 set out several ways he could identify himself. It said he could complete security by phone, by sending his ID documents, or by taking a 'selfie'. I think these options demonstrate a reasonable level of flexibility from Virgin in an attempt to service its customer's request, and so I'm unable to agree that it obstructed Mr K in the completion of a legitimate request.

So while this will no doubt be disappointing for Mr K, I haven't identified any failing from Virgin in relation to the matters this decision covers. As a result, I won't be directing Virgin to do anything.

My final decision

My final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 5 March 2026.

James Akehurst
Ombudsman