complaint

Mr A complains that private customer information was left outside a branch of Lloyds Bank plc in breach of data protection regulations.

background

When Mr A complained to Lloyds, the bank said it had robust procedures for managing and safeguarding personal information. But this was an isolated case where builders left some historic customer records outside in the street after the branch closed down.

Lloyds assured Mr A it took the matter seriously and said it'd be addressed internally. It said sorry to Mr A for letting him down as a result of what happened and sent him £50 to cover distress and inconvenience.

Our adjudicator didn't recommend upholding the complaint. She felt that as a bank customer it was understandable Mr A had been worried about what happened. But he hadn't been directly affected. And our adjudicator thought £50 compensation was fair and reasonable in Mr A's particular situation. She said Mr A could contact the Information Commissioner's Office (ICO) if he was still concerned about a breach of the data protection act.

Mr A says Lloyds hasn't paid him anything to cover expensive phone calls he made about this to the bank. He doesn't feel the case has been properly investigated or that £50 compensation is adequate as it's less than others have received. Mr A asked for an ombudsman to review what's happened, so this complaint has been passed to me.

my findings

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 agree with the adjudicator for the same reasons.

my final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 8 February 2016.

Susan Webb
ombudsman