

The complaint

Mr P complains Bank of Scotland plc (BoS) hasn't assisted him in providing information and answering questions he has about accounts linked to him.

What happened

Below is a summary:

In 2021, Mr P received a letter from the bank to say it had located an account for him which had closed in 2007. It said the balance on the account had been transferred to another account. I shall refer to this as account 'A'.

In late 2022, Mr P got in touch with the bank. He was concerned about accounts held in his name. He wanted further information about them to understand what had gone on with them. This included another account linked to him, account 'B'. The bank processed a Data Subject Access Request (DSAR) and later issued a final response. In it, it explained it had made a mistake when it had written out to say account 'A' was his, because after doing further checks this account belonged to someone else. In relation to account 'B' it said it understood Mr P wished to know when it had been opened and closed but as this was some time ago, it wouldn't be looking into this further.

Mr P contacted our service towards the end of 2023 to raise his concerns. He didn't think the BoS were helping him. He was concerned about the accounts and that the bank held incorrect information about him on his marital status. He wanted us to look into these issues.

One of our investigators reviewed the complaint and he upheld it. In summary, he thought the bank had caused Mr P a degree of distress and inconvenience when it had incorrectly written to him about account 'A'. He'd also looked at the bank's records and could see that the balance on account B which had belonged to him, had been transferred into another account that he still held. Considering the activity, our investigator was satisfied Mr P would have reasonably been aware that the transfer had been made due to 'B' closing. However, he felt BoS should pay £300 compensation for the information it had provided, which he believed had caused Mr P to worry.

BoS accepted the recommendation, but Mr P didn't. He provided some statements for account 'B' and said he wanted further information about specific account activity. He highlighted what he believed to be anomalies in the DSAR and believed some information about the account was still missing.

Our investigator didn't change his mind and the case was put forward for a decision.

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.

It's clear Mr P feels strongly about what's happened and how BoS has handled things. He's made a detailed submission in support of his complaint, which I have read and considered. I hope the fact that I do not respond in a similar manner will not be taken as a discourtesy; as an informal dispute resolution service, we are tasked with reaching a fair and reasonable conclusion with the minimum of formality. In doing so, it is not necessary for me to respond to every point made, but to concentrate on the crux of the issue and the complaint that BoS responded to.

I've reviewed the bank's records and I haven't seen anything compelling to say that account 'A' belonged to Mr P. It's not listed in his account holdings, and he hasn't presented anything that supports this to be his account. So, on balance I'm satisfied the letter from 2021 was as the bank suggested a mistake. It's not clear to me whether Mr P accepts this position but for completeness I have set out my finding on this matter.

Turning to account 'B', the available evidence shows this belonged to Mr P. The statements have his name on them and there was a transfer from 'B' to another account that he still holds. I can't see it listed in his account holdings, which suggests it was closed and some time ago. I realise Mr P would like to know more about what happened to this account and the activity, but our role is to look at how the business responded to the complaint.

I can see that the bank apologised for its actions in relation to account 'A'. I think it could have been helpful in providing some information on account 'B'. But at most this warrants some compensation for any distress and inconvenience caused. Our investigator proposed £300. I myself might not have gone this far but given the bank has agreed to pay this to resolve the complaint, I'm not going to interfere with its offer. However, in terms of any further investigation, I don't think BoS needs to do more, and I won't be requiring it to. Our service is here to say how we think complaints are best resolved, which doesn't always mean obtaining information a party to a complaint has sought.

Finally, if Mr P thinks the BoS holds incorrect data about him, he can contact the Information Commissioners Office. But our review of the complaint has now come to an end.

My final decision

The Bank of Scotland plc should pay Mr P £300 in full and final settlement of this complaint. I make no other award or direction.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 3 October 2024.

Sarita Taylor
Ombudsman