

The complaint

Mrs M complains (via her representative) that Zurich Assurance Ltd asked about nationality on a direct debit mandate.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- Mrs M's representative questioned why Zurich asked about nationality on the direct debit mandate, as he thought this was unnecessarily intrusive. Zurich explained this was for anti-money laundering reasons (as well as international tax compliance laws regarding tax avoidance).
- Zurich has confirmed this question is asked as part of its standard process. That decision was up to Zurich. I'm not able to require a business to change its processes, though I can consider whether a process has been followed appropriately.
- Zurich has confirmed that whilst it asks about nationality, it doesn't insist upon this information being provided. I'm satisfied that Zurich followed its process here, as my understanding is that Mrs M's representative chose not to provide this information to Zurich, and it didn't insist upon knowing it.
- Although Mrs M's representative thinks Zurich should amend its procedures and make it clear on the form that the information isn't compulsory, I can't require Zurich to change its process and do this.

I therefore don't uphold this complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 23 November 2023.

Chantelle Hurn-Ryan
Ombudsman