

The complaint

Mr P has complained about how MBNA Limited handled his data subject access request ('DSAR').

What happened

Mr P submitted a DSAR to MBNA on 12 April 2023, and specifically requested that phone calls be sent to him. However, it wasn't until a few months later that he obtained access to them. In the intervening period, Mr P chased MBNA a number of times, experiencing poor service and causing him frustration and concern. MBNA acknowledged that things had gone wrong, and paid Mr P £375 compensation in total. Our investigator thought this was fair. As Mr P disagreed, his complaint's been passed to me.

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.

First, I must be clear that I'm limiting my findings to looking at what's within the scope of this service. As has already been explained to Mr P, aspects of his complaint may come within the remit of the Information Commissioner's Office.

Having taken everything into account, I agree that the total of £375 is fair, to reflect the trouble and upset caused. It's clear things went wrong, but I agree that £375 is in line with what our service would have awarded. So, MBNA has done enough to resolve things.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 15 February 2024.

Elsbeth Wood
Ombudsman