

The complaint

Mr T complains that Lloyds Bank PLC (“Lloyds”) won’t provide him with data pertaining to a £22,500 transaction paid into his account by a third party, which he says he needs to support ongoing legal action.

The details of this complaint are well known to both parties, so I won’t repeat everything again here. Instead, I will focus on giving the 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 the following reasons:

- I appreciate Mr T considers it is his legal right to be able to obtain more information from Lloyds about the transaction, as he says it has not provided information such as the faster payment ID. But Lloyds has already explained that the only information it can disclose is what has already been provided on Mr T’s statement, which gives the name of the payer, the payment reason (“settlement”) as well as the faster payment reference. Lloyds has an obligation under the GDPR regulations to protect the data of different parties, and could likely be in breach of its obligations if it were to share further data without permission. And given the third party has not consented to further details being disclosed, I don’t consider Lloyds has acted unreasonably by saying it cannot provide it.
- I understand that Mr T has requested Lloyds pay him a significant amount of compensation as its lack of transparency has caused him considerable distress. However, as I’ve set out above, I’m not persuaded Lloyds has acted unreasonably in these circumstances, so I see no fair or reasonable basis for any award of compensation in this case.
- Mr T has also said he believes that Lloyds has violated GDPR regulations as it has already shared the TSB account details of the payer. However, given it is not Mr T’s data that has been shared without permission, this is not something he would be eligible to complain about.

I understand Mr T feels strongly about his complaint, but I’m not persuaded Lloyds has acted unfairly, so I won’t be asking it to take any further action.

My final decision

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 6 November 2023.

Jack Ferris
Ombudsman