

The complaint

Mr G complains that Nationwide Building Society won't supply copies of his bank statements in a machine readable format.

What happened

Nationwide closed Mr G's account in March 2023. As he was going through divorce proceedings and had more complex financial affairs than the standard customer, he required 12 months' bank statements in a ".csv" format. I understand this to be in spreadsheet format which can be transferred to programmes like excel. He complained that Nationwide was in breach of his right to data portability as set out by the Information Commissioner's Office (ICO).

Nationwide explained that it could not supply statements in that format for closed accounts. It offered to provide them in PDF format but that was not suitable for Mr G. It said that its regulatory requirement was to provide usable data and it believed that this complied with that requirement.

On referral to the Financial Ombudsman Service our Adjudicator said that he did not think that Nationwide had done anything wrong and that we couldn't ask it to change its policies. He pointed out that it is possible to convert documents that are in PDF format to ".csv".

Mr G was not happy with this and reiterated that the ICO set out his right to data portability.

The matter has been passed to me for further consideration.

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.

I have considered this matter but I don't think that the Financial Ombudsman Service is the right forum to decide Mr G's complaint. Whilst in some circumstances we can look at data protection complaints, the remedy that Mr G seeks is for Nationwide to change its policy and most likely its technical procedures. That is not something that I have the power to require.

On the face of it, Nationwide has supplied the information requested in a readable format which can be converted to a machine readable format. But for closed accounts it can't (or its present policy won't allow it to) provide documents directly in the .csv format. I think its position is fair and reasonable, in the light of current evidence.

I have considered the ICO's note on the right to data portability. I think the appropriate step for Mr G to take, if he thinks that Nationwide has breached his right, would be for him to make a complaint to the ICO. I presume he has researched that option, but I should emphasise that in light of the technical nature of his request to Nationwide, which centres on data access, the ICO is in a better position to judge whether Nationwide is in breach of General Data Protection Regulation (GDPR).

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 1 December 2023.

Ray Lawley
Ombudsman