

This is a summary of the decision of the DPC

A complaint was lodged at the Data Protection Office (DPO) by a Complainant regarding the alleged disclosure of personal data by a Respondent. The Complainant reported receiving a call from a staff member of the Respondent to confirm details for a standing order application. During the call, the Complainant was asked to provide personal details, including name, address, National Identification Number, amount for the standing order and the beneficiary company.

Concerned about phishing risks, the Complainant requested that the questions be sent by email for verification. However, the caller insisted that confirmation could only be provided by phone as the call was being recorded. The Complainant noted that no prior consent was sought and no right to withdraw was mentioned before the request for personal data. While acknowledging that banks follow established rules, the Complainant felt the process undermined their rights as a data subject.

The DPO issued a letter to the Respondent, requesting clarification on the procedures adopted for confirming customer details despite signed application forms being submitted. The Respondent replied, requesting further context, including the date of contact and complainant details. Subsequently, the DPO provided a detailed account of the complaint and asked the Respondent to confirm whether the practice described was still in effect.

The Respondent explained that a callback procedure was undertaken following the receipt of a standing order instruction in the Complainant's name. Once the Complainant confirmed the details by phone, the standing order was processed. The Respondent assured the DPO that measures were taken to prevent similar issues in the future. The Complainant was informed of the Respondent's reply but did not raise further concerns.

The Data Protection Commissioner has decided as follows:-

In view of the above, the enquiry has not disclosed the Commission of an offence

under the DPA and is closed to the satisfaction of all parties under section 6 of the Data Protection Act 2017 (DPA).