



An tOmbudsman Seirbhísí  
Airgeadais agus Pinsean  
Financial Services and  
Pensions Ombudsman

## Freedom Of Information Requests

### Q1 2025 – Disclosure Log – Non-Personal Information Only

Date of Request	Requester Type	Request*	Date of Decision	Decision
04 March 2025	Individual	The number of complaints received by FSPO related to "set-off" by the following banks from January 2018 to the present: <b>[PROVIDER A]* [PROVIDER B]* [PROVIDER C]*</b> and a breakdown of FSPO rulings on set-off disputes, categorized as follows: Upheld in favour of the customer Substantially upheld in favour of the customer Partially upheld in favour of the customer Rejected in favour of the bank. Summary of case outcomes related to set-off disputes where FSPO made a formal ruling. Any policy documents or internal guidance FSPO uses when assessing set-off-related complaints.  <i>*Anonymised</i>	01 April 2025	Refused
19 March 2025	Individual	Records relating to the number of complaints made to the Financial Services and Pensions Ombudsman in the years 2019-2024 inclusive, and the number of those complaints (for each year) that are (i) resolved (ii) still outstanding The number of complaints made, broken down year by year from 2019-2024 inclusive, for banks, insurance companies and credit unions, with names of each of these institutions for each complaint.	14 April 2025	Part Grant

*\*Please note: The wording used in the description of the request may not be the exact wording of the original request.*