

Regarding the open consultation for "The future oversight of the CMA's open banking remedies".

I would like Open Banking to be a little more Open.

I use the [HMRC API](#) to provide company financial details (VAT/PAYE/etc), and I access, manage, and send emails via the [GMail API](#).

But I cannot simply collect the recent transactions and account balance directly from my bank?

Instead, I need to go via a an un-trusted/expensive 3rd party (who can log all of my private data), or become a provider myself (registering with the FCA, as a Registered Account Information Service Provider, via a 3 month / £1,500 registration process, pretending I will provide a service to others, completing monthly regulatory returns, and a £515 yearly return)... or I continue to login to my bank account manually (error prone and slow).

I completely understand why Payment Providers need the extra scrutiny, but the Closed nature of Account Information Access is a failure of Open Banking.