

## **The complaint**

Mrs L is unhappy with the amount of compensation offered to her by Barclays Bank UK PLC.

## **What happened**

Mrs L visited a Barclays branch to update her telephone number and address. Unfortunately, Barclays updated her sister-in-law's details in error, because she holds a similar name. Mrs L wasn't happy about this, so she raised a complaint.

Barclays looked at Mrs L's complaint. They acknowledged the wrong person's details had been updated, and they confirmed that the error had since been corrected. Barclays also apologised to Mrs L for what had happened and offered to pay £100 compensation for any trouble or upset she'd incurred. Mrs L wasn't satisfied with Barclays response, so she referred her complaint to this service.

One of our investigators looked at this complaint. But they felt that the response that Barclays had already issued to Mrs L, including the offer of £100 compensation, already represented a fair and reasonable resolution to what had happened, and so they didn't uphold the complaint. Mrs L remained dissatisfied, so the matter was escalated to an ombudsman for a final 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.

Barclays have accepted that they updated Mrs L's sister-in-law's customer profile by mistake when Mrs L updated her address and telephone number in branch. This resulted in Mrs L receiving notifications from Barclays to her telephone about her sister-in-law's accounts.

Mrs L also believes that her sister-in-law received notifications from Barclays about her accounts, and explains that this has caused considerable stress between her sister-in-law and herself as her sister-in-law has become aware of Mrs L's wealth and feels that Mrs L could have provided greater financial assistance to her during times of need.

However, Barclays have provided information to this service which I'm satisfied confirms that no SMS or emails were sent out on Mrs L's profile during the time between Mrs L's visiting branch to update her telephone number – when the error was made – until the error was corrected approximately two weeks later.

Additionally, while it seems apparent that Barclays incorrectly updated Mrs L's sister in law's profile with Mrs L's details, it doesn't follow from this that Barclays would also have then gone into Mrs L's sister in law's profile and added Mrs L's details – effectively switching the telephone numbers and addresses round. Indeed, it's difficult to understand why Barclays would have done this, given that they already believed (incorrectly) that they had accessed Mrs L's profile and updated her details.

It's also notable that while Mrs L has been able to provide screenshots which confirm she received information to her telephone about her sister-in-law's Barclays accounts, she hasn't been able to provide similar screenshots which confirm that information about her accounts was sent to her sister-in-law's telephone as she contends. And given what I've discussed above, I feel that this is most likely because information about Mrs L's Barclays accounts was never sent by Barclays to Mrs L's sister in law's telephone as Mrs L believes was the case.

Accordingly, while I accept that Mrs L may have incurred some distress and inconvenience as a result of her receiving information to her telephone about her sister-in-law's accounts, including that her sister-in-law may understandably not have been happy about the issue, I feel that the £100 compensation payment that Barclays have already offered to Mrs L for incorrectly updating her address and telephone number on her sister-in-law's profile already represents a fair and reasonable compensation offer for that error.

As such, while I will be upholding this complaint in Mrs L's favour, I will only be doing so to formalise the offer of £100 compensation that Barclays have already made. And I won't be instructing Barclays to make any further compensation payment to Mrs L as she would like.

I realise this won't be the outcome Mrs L was wanting, but I hope that she'll understand, given all that I've explained, why I've made the final decision that I have.

### **Putting things right**

Barclays must make a payment of £100 to Mrs L.

### **My final decision**

My final decision is that I uphold this complaint against Barclays Bank UK PLC on the basis explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 15 November 2022.

Paul Cooper  
**Ombudsman**