

## **The complaint**

A partnership, which I'll refer to as L, complains that Lloyds Bank PLC sent confidential information to a person not associated with their business.

Mr W, one of the partners of L, brings the complaint on L's behalf.

## **What happened**

In August 2022, Lloyds sought to send L information relating to its borrowing. However, the email went to an address belonging to Mr W's wife rather than to him. Mr W's wife has no association with the business.

The error occurred because Lloyds' systems mistakenly pulled through Mr W's personal banking records, which held his wife's email address, rather than his business banking records.

Mr W complained to Lloyds. Lloyds admitted its mistake, apologised, explained to Mr W what had happened, and offered £250 in compensation. However, Mr W rejected this offer and brought his complaint to us.

Our Investigator considered L's complaint. She acknowledged that Lloyds had made a mistake which caused Mr W and his wife distress but felt that the £250 offered by Lloyds was fair compensation. Mr W didn't agree, so the matter has been passed to me to decide.

## **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.

It is not in dispute that Lloyds made a mistake. The email, which was intended for Mr W, should not have been sent to Mr W's wife, and it contained confidential information relating to L which she should not have seen.

I have considered the consequences of Lloyds error, and what Lloyds should do to put things right.

Mr W has said that Lloyds' data breach caused significant distress to his wife, creating strain on their marriage, and caused him inconvenience as he sought to resolve the matter. Mr W also reported that the same issue had arisen again subsequently.

Mr W asked if we could investigate, among other things, how his wife's email address was registered with Lloyds for his personal banking. However, that is something for him to address with Lloyds. It is also for Mr W to pursue matters in relation to Lloyds' error with the Information Commissioner's Office should he wish.

Lloyds explained that the error had arisen following a recent change to its systems. Lloyds said it was working on a permanent resolution but, in the meantime, it had put in place

temporary measures to stop it happening again – although it acknowledged that these temporary measures were not comprehensive.

Following its mistake, Lloyds responded quickly. It acknowledged and apologised for its error and sought to put measures in place to ensure the issue was addressed. In addition, it offered £250 in compensation.

Given that L has suffered no financial loss, and given the other steps Lloyds has taken, I believe this amount of compensation is appropriate.

Mr W has said that Lloyds' error put at risk the personal security of both him and his wife, and the security of his business. However, while I have sympathy for Mr W and his wife, and acknowledge the distress the matter has caused them, I have not seen evidence beyond Mr W's statements of substantial harm arising from Lloyds' error.

Therefore, in the circumstances of this complaint, I believe the amount offered by Lloyds is reasonable.

### **My final decision**

I uphold this complaint and require Lloyds Bank PLC to pay L £250.

Under the rules of the Financial Ombudsman Service, I'm required to ask L to accept or reject my decision before 6 January 2023.

Andy Wright  
**Ombudsman**