

The complaint

Mr B is complaining that Barclays Bank UK PLC trading as Barclaycard (Barclaycard) sent confidential information about his credit card account to his ex-wife.

What happened

Mr B has a credit card with Barclaycard. The terms of the account allow Mr B to accrue reward points which can be converted to vouchers.

A third party acting on behalf of Barclaycard sent Mr B a voucher for a retailer. But they sent this to his old address by mistake, where his ex-wife lives. Mr B was alerted to this by another member of the family.

Mr B complained to Barclaycard. He said, in summary, that his ex-wife was using the information she'd received against him in court. And he asked for £10,000 in compensation.

Barclaycard sent Mr B their final response letter in November 2022. They accepted they'd sent the voucher to the wrong address. They reissued the voucher to Mr B's correct address, and offered him £100 in compensation.

Mr B brought his complaint to our Service, and our investigator thought the offer Barclaycard had made to resolve it was fair. Mr B didn't agree, so his complaint has now been passed to me for review and a 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.

Having done so, I think the offer of £100 Barclaycard have already made is fair. I will explain why.

It's not clear that we could consider a complaint about reward points alone. But the mistake here arose because of Mr B's relationship with Barclaycard in respect of a credit card. So I think we can look at it on that basis.

I've looked at the letter that was sent to Mr B's ex-wife's address in error. It was a covering letter which explained that a voucher had been included. The letter didn't contain any information about the transactions Mr B had made on his credit card account, or any other confidential details about his credit card account.

Mr B says the information Barclaycard shared about the voucher would alert his ex-wife to how much he had spent on his credit card, which would mean she'd ask him to pay more maintenance. But he's not provided any evidence of this. And I'm not persuaded, from what I've seen, that this mistake is likely to cause Mr B financial detriment in this way.

I do understand that it would have been distressing for Mr B to find out that his rewards voucher had been sent to his old address. And Barclaycard have offered £100 to reflect the distress he was caused, along with issuing a replacement voucher to him. Considering the overall impact this mistake has had on Mr B, I'm satisfied £100 is fair and reasonable in all the circumstances here.

My final decision

My final decision is that Barclays Bank UK PLC trading as Barclaycard did something wrong here, but they've already made a fair offer to compensate Mr B for the mistake.

To put things right, Barclays Bank UK PLC trading as Barclaycard should pay Mr B £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 30 April 2023.

Helen Sutcliffe
Ombudsman