

The complaint

Miss G complains that Barclays Bank UK PLC ('Barclays') have wrongly sent out her bank statements to an old address.

What happened

Miss G holds an account with Barclays. It was brought to her attention by a third party that copies of her statements were being sent to an old address of hers. Miss G had requested that her statements be online only, and she was distressed to discover that statements were being sent to an old address.

Barclays says that the request for duplicate statements was made in September 2013. Due to the age of that request, no notes are available in relation to it. So it cannot say why the duplicates were set up. But it agreed that it got things wrong in continuing to send out the duplicate statements to her old address after Miss G told it about her new address. It offered £200 to reflect the distress and inconvenience it had caused.

Miss G says that she attended a branch to raise the issue, and was told that steps would be taken. Barclays says that it has no notes in relation to this. It has now corrected her contact settings to ensure that no further duplicate statements will be sent out.

Our investigator thought that Barclays was right to accept that it had got things wrong, but that the £200 offered did not reflect the particular circumstances of Miss G and the distress and inconvenience which was caused to her. They thought that a payment of £400 was appropriate.

Barclays agreed with this, but Miss G wanted Barclays to change its processes to ensure that this could not happen to anyone else. So this has come to me for 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.

The facts of the complaint are broadly agreed between the parties, and summarised above. Given the clear account given by Miss G about her branch visit, I am satisfied that it is more likely than not the case that her account is accurate and that- in error- no notes were made in branch in relation to her visit.

The next question relates what Barclays must do to put things right. Miss G has shared personal information in addition to that which is set out above. I have considered this carefully, and the impact that it had upon the distress and inconvenience caused to her by the bank's mistakes in sending out the statements and not acting promptly upon her raising the issue in branch. Having done so, I think that £400 appropriately reflects these elements of her complaint.

The remaining issue, and the reason that Miss G requested a decision from an ombudsman, relates to the bank's wider policies moving forward. I can certainly understand Miss G's concern here. It has been a distressing experience, from which she wishes to spare others. But a decision in relation to these policies would fall outside my jurisdiction. As an ombudsman, I am able to issue decisions in relation to individual complaints from a customer about the fairness and reasonableness of the service they received. That is what I have done here. But I have no regulatory authority and so cannot consider ordering a review or change of the bank's policies.

Putting things right

I am satisfied that Barclays has taken the appropriate steps to make sure that Miss G's statements are no longer sent to her old address, and that the £400 it has agreed to pay reflects the distress and inconvenience which it has caused to her. The wider issues which Miss G has raised about other customers fall outside my remit and I can make no decision in relation to them.

My final decision

For the reasons given above, my final decision is that I uphold this complaint and require Barclays Bank UK PLC to pay Miss G £400.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 24 May 2023.

Marc Kelly
Ombudsman