

## **The complaint**

Mrs T is unhappy Yorkshire Building Society (YBS) sent her correspondence which included her full account number.

## **What happened**

Mrs T received an e-mail from YBS which contained her full account number and the final three characters of her postcode. As she was concerned the e-mail may be a scam, she contacted YBS. Mrs T was told by her branch that YBS wouldn't include a full account number and so advised her to be cautious. The staff member said they'd check to see if the e-mail was genuine.

YBS contacted Mrs T saying the e-mail had come from its servicing team. So, while branch or marketing e-mails couldn't contain a full account number, YBS explained that correspondence from the servicing team could. Mrs T was unhappy and believes that including the full account number was unnecessary. She also says that there are inconsistent procedures within YBS and branch staff are unaware of the inconsistencies. So, she asked for a formal complaint to be raised. In response, YBS says it spoke to Mrs T and confirmed what she'd been told in branch. Namely that e-mails from the servicing department do contain full account numbers. So, it said there'd been no error.

Mrs T remained unhappy and brought her complaint to this service.

One of our investigators looked into the complaint and concluded YBS hadn't done anything wrong. They said as Mrs T had given YBS her e-mail address, it was entitled to use it for communicating with her and its policies allowed YBS to include her account number. In response, Mrs T said her complaint was about inconsistent procedures and the need to include the account number within the e-mail – not whether YBS had made an error in the communication.

Our investigator confirmed her opinion was unchanged and so, because Mrs T requested it, the complaint 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.

I think it'll help to start by addressing some of the wider concerns that Mrs T has raised about YBS and the actions she wants us to take. As a service, our role is to quickly and informally decide what's fair and reasonable in the individual circumstances of a complaint. That means that in deciding Mrs T's complaint - I can't tell YBS to take wider action in training its staff, reviewing its policies and procedures, or making commitments to its customers. Instead, I have to focus on what's fair and reasonable in the individual circumstances of Mrs T's complaint.

In doing so, it seems like both sides accept that YBS had the authority to use Mrs T's e-mail

address. So, what I've considered is whether the inclusion of Mrs T's full account number was in line with YBS's procedures and whether or not YBS acted fairly and reasonably in how they dealt with this matter.

I've seen that YBS's procedures allow its servicing department to send correspondence which includes a full account number. In relation to Mrs T's complaint, the e-mail she received was explaining and encouraging different ways of accessing her account. YBS says by including the account number it makes it easier for a customer to sign up to the alternative services being promoted. I can see why YBS says this. If the account number is needed to sign up to the new service, having the information immediately available removes at least one obstacle (finding the account number). So, I think it's fair and reasonable that YBS included Mrs T's account number in the e-mail she was sent. In any event, it's not clear that YBS including this information has had any impact on Mrs T beyond the concerns she's raised here about the number being included. This being the case, I can't see there's any basis on which I can expect YBS to do any more here.

So, although I realise this will be a disappointment to Mrs T, and I commend her for raising the matter with YBS, I don't find that YBS did anything by sending Mrs T the e-mail it did with the account number included.

### **My final decision**

For the reasons I've detailed above, my final decision is that I do not uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 14 March 2024.

Stephen Farmer  
**Ombudsman**