

## **The complaint**

Mrs R complains Lloyds Bank PLC uploaded a third party's email address to her personal profile and sent personal information regarding her credit card to this email address.

## **What happened**

Mrs R made enquiries to Lloyds about a joint buy-to-let mortgage with a third party, with whom she had a business relationship.

During the application, the third party's email address was provided to Lloyds as a contact email for the mortgage application. The email address included the third party's first and second name.

Lloyds have explained this email address was uploaded across all their systems and products as a contact email for Mrs R after September 2022.

In April 2023, the third party told Mrs R she had received an email from Lloyds regarding Mrs R's credit card. This email contained information about the interest rates on Mrs R's credit card and gave details of her card limit.

Mrs R complained to Lloyds. Lloyds apologised for the distress caused and explained its computer systems had recognised the third party's email address as a new email address for Mrs R and had automatically updated their systems in accordance with their terms and conditions.

Our investigator recommended the complaint be upheld. She thought Lloyds shouldn't have uploaded the email address onto Mrs R's records. She said the mortgage application was distinct from other products and it should have been clear to Lloyds the email address was for a third party, not Mrs R. The investigator recommended Lloyds pay £100 compensation.

Both parties agreed to the compensation, but Mrs R was unhappy Lloyds had not apologised. Lloyds explained it had apologised for the distress caused to her in its final response letter. Mrs R said she wanted Lloyds to admit its wrongful actions.

## **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 appreciate it must have been distressing for Mrs R to discover a business associate had been provided with information regarding her credit card.

There is no dispute the third party's email address was provided during the application process for the mortgage. The issue concerns the email address being shared to all Mrs R's connected accounts with Lloyds.

I share the view that it was clear from the email address that this was only for one person, the third party, and was provided solely for updates regarding the mortgage application. As Mrs R explained in her letter dated 17 May 2023, *'All mortgage correspondence is done through [the third party] as the loan is entirely for their share of the properties...'*

Taking this all into account I do not think the email address should have been shared across all platforms on Lloyds' systems.

There has understandably been some distress to Mrs R from the sharing of her personal credit card information and I agree with the investigator that £100 compensation is fair and reasonable for this distress, as it appears to be a single issue over a short period of time.

Mrs R said Lloyds have not apologised for the inconvenience and breach of confidentiality or having to involve the Financial Ombudsman Service to reach a conclusion. I can see Lloyds apologised in its final response of May 2023. Lloyds stated, *'I'm sorry for the distress caused when we sent an email about interest rates to an email address which doesn't belong to you.'*

Whilst I appreciate the points Mrs R has made and having considered the final response, I have reviewed what Lloyds has provided by way of apology I'm not persuaded Lloyds need to apologise further for the issues raised, or provide further explanation of what happened. Lloyds has already apologised and offered compensation as part of this apology, and I think this is a fair and reasonable response to Mrs R's complaint.

### **My final decision**

For the reasons outlined above, my final decision is that I uphold this complaint. If it hasn't already done so, I require Lloyds Bank PLC to pay Mrs R compensation of £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 16 April 2024.

Gareth Jones  
**Ombudsman**