

The complaint

Miss S has complained that Barclays Bank UK PLC, trading as Barclaycard, sent a fraud alert text to her husband's phone.

What happened

Miss S has a Barclaycard. When she attempted a transaction, a text alert was sent to her husband's phone, to check it was genuine. She's concerned that her data may have been merged with her husband's.

One of our investigators looked into what had happened. He could see that Barclaycard had three numbers on file for Miss S, and he thought it likely that these had been provided by her when she applied for the card. He couldn't see any evidence that any data had been merged. He noted that the number could be removed, should Miss S wish for Barclaycard to do so.

Miss S asked that her complaint be passed to an ombudsman for review. She said that one of the numbers Barclaycard holds for her is a work number, and queried whether Barclaycard would also be texting her employer. She also said that when she logs into her account, she can't see this number, even though Barclaycard appears to be able to see it at its end.

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'm not upholding it. I'll explain why.

There's no evidence that Miss S's data has been merged with her husband's, although I can see why she'd have been concerned. It seems most likely that Miss S provided these details when she applied for the account.

If Miss S would like to change the contact details on her account, she should contact Barclaycard to arrange this. This applies to any of the numbers on her account, including her work number. This will assuage any concerns that texts may be sent to numbers other than her preferred numbers, and she will be able to confirm that the numbers she can see when she accesses her account are the ones she's chosen.

My final decision

It's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 22 May 2024.

Elsbeth Wood

Ombudsman