

The complaint

Ms T complains that Bank of Ireland (UK) Plc (Bank of Ireland) sent a letter to another customer with her account details on it.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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.

I know it will disappoint Ms T, but I think Bank of Ireland have been reasonable here. And I'm not asking them to take any further action. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Bank of Ireland sent a letter to another customer when it was meant to go to Ms T. The letter had Ms T's account number on it.

They apologised to Ms T and paid her £100 in respect of the data breach. While I can understand it would have been concerning for Ms T to discover somebody else had been provided with her account number, I don't think the breach affected her in any other way. I can't see for instance that it impacted on the security of her account, or that she experienced any loss as a result of the breach.

In those circumstances, I think £100 was fair compensation and I'm not asking Bank of Ireland to take any further action.

Ms T also raised concerns about the application of a default to her account and Bank of Ireland's approach to those sorts of issues over a number of years. But as another ombudsman has decided Ms T raised those issues too late for this Service to consider, they are not matters I can look into here.

My final decision

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms T to accept or

reject my decision before 30 April 2024.

Phillip McMahon
Ombudsman