

The complaint

Mr M has complained that Barclays Bank UK PLC, trading as Barclaycard, sent an email regarding his account to his ex-wife.

What happened

Mr M discovered that his ex-wife had been sent an email relating to his Barclaycard account. He complained about this, and it took a number of calls for him to be told the reason. This was, that the Barclaycard had been linked to an historic Barclays home insurance policy, which was connected to his ex-wife's email address.

Barclaycard apologised, and paid Mr M £25 compensation.

Mr M was unhappy with this, and brought his complaint to our service. One of our investigators looked into what had happened, but thought Barclaycard had done enough to put things right.

Mr M requested that his complaint be passed to me.

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.

First, I should explain that the appropriate body for looking into potential data breaches, in and of themselves, is the Information Commissioner's Office. They can be contacted at: <https://ico.org.uk/>. Their role, amongst other things, is to consider how personal data is recorded and used.

That said, I can look into what has happened from a customer service point of view, and the impact it's had on Mr M. It's clear that an email being sent to an ex-spouse is, at best, undesirable. I understand this would have been concerning. Mr M then had to follow this up, and wasn't provided with an explanation in a timely manner.

Barclaycard has accepted that things went wrong, and provided £25 compensation. Looking at the content of the email – *"you can now use your Barclaycard with Apple Pay"* – I don't feel this would have caused considerable distress. But, it was clearly concerning, particularly as an explanation wasn't immediately provided.

However, I'm satisfied that Barclaycard's compensation was fair. It's broadly in line with what our service would have awarded – albeit at the lower end. So, I'm not requiring Barclaycard to do anything further.

My final decision

It's my final decision that the £25 compensation awarded by Barclays Bank UK PLC, trading as Barclaycard, was fair. If it hasn't already been paid, it must be now.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 21 May 2024.

Elspeth Wood
Ombudsman