

The complaint

Miss M is unhappy that Lloyds Bank PLC gave an unauthorised family member statements for her account.

What happened

Miss M's father was an authorised third-party on one of Miss M's accounts but wasn't an authorised third-party on another of Miss M's accounts. Miss M's father went into a Lloyds' branch and asked for statements for the account he was authorised on. But Lloyds mistakenly gave Miss M's father statements for the account he wasn't authorised on, and which he therefore had no right to receive.

Miss M wasn't happy about this, especially as the statements her father had mistakenly been given included information about personal matters that she had wanted to keep private from her father and which damaged the relationship between her father and herself.

Additionally, Miss M noted that the stress of what had happened had unfortunately coincided with the sad passing of her grandmother, and that because of the damage to her relationship with her father, her father hadn't attended the funeral. And Miss M also felt that the stress of what had happened had brought about a relapse of a long-standing health condition she suffers with. So, she raised a complaint.

Lloyds responded to Miss M and accepted that their staff member's error had caused a breach of Miss M's data to occur. Lloyds apologised for what had happened, including the effect on Miss M's relationship with her father, and paid £1,000 to her as compensation for any upset or trouble this may have caused. Miss M wasn't satisfied with Lloyds's response. So, she referred her complaint to this service.

One of our investigators looked at this complaint. But they felt that the response that Lloyds had issued to Miss M's complaint, including the apology and £1,000 compensation payment, already represented a fair outcome to what had happened. Miss M remained dissatisfied, so the matter was escalated to an ombudsman for a final 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.

This includes that I've listened to a phone call between Miss M and our investigator wherein she explained in detail how Lloyds' mistake had impacted her. And having listened to that call it's only natural to sympathise with Miss M and acknowledge the significant impact that Lloyds mistake has had on her.

Lloyds don't dispute that they made a mistake here and they've recorded what happened as a data breach. Lloyds have also apologised to Miss M for what happened and paid £1,000 compensation to her for the distress and trouble she's incurred because of what took place.

Matters of compensation can be subjective, especially when the consequences of a mistake are as significant as Miss M has explained. But upon consideration, I feel that the £1,000 compensation that Lloyds have already paid to Miss M does provide a fair resolution to what happened here, and so I won't be instructing Lloyds to do anything more.

In taking this position, I've considered the impact of Lloyds' mistake on Miss M, as she's explained it to this service. But as an impartial party, I've also had to consider the possibility that Lloyds' mistake isn't the sole cause of the tension between Miss M and her father, given the description of her father that Miss M has provided to this service.

Additionally, I've also considered the general framework this service uses when assessing compensation amounts, details of which are available on this service's website. And having done so, I feel that £1,000 is a fair compensation amount.

I realise that this won't be the outcome that Miss M was wanting, and I can only reiterate that I have considered her explanation of the impact of what's happened on her. But it follows that I won't be upholding this complaint or instructing Lloyds to take any further or alternative action.

This is because, as explained above, I feel that the actions that Lloyds have already taken, including the compensation payment of £1,000, fairly resolve this complaint. I hope Miss M will understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 3 October 2024.

Paul Cooper
Ombudsman