

## **The complaint**

Ms J complains that Barclays Bank PLC (Barclays) hasn't reassured her that her data is safe after she received other customers correspondence.

## **What happened**

In April 2024, Ms J received a letter from Barclays regarding a recent dispute. However, when she received her letter, she noticed it included two other letters which were addressed to other Barclays customers. She also thought that some of her correspondence was missing. As a result, she was worried that her personal data may have been sent to another customer in error too. She explains she is worried that if so, this could lead to her being a victim of fraud in the future.

Ms J complained to Barclays. She said she wanted reassurance that her data had not been sent to anyone else in error and requested that it pay for 12 months subscription to a reputable credit reference agency. She also said she wanted compensation for the trouble and upset caused.

Barclays upheld her complaint. It apologised for including other customers information with her correspondence but confirmed her data had not been breached. It also offered her £50 for the stress and inconvenience caused.

Ms J wasn't happy with this response, so brought the complaint to our service. She said she didn't think Barclays had taken her concerns seriously and didn't feel that Barclays had reassured her that her data was safe and hadn't been compromised. She also thought that £50 compensation didn't reflect the seriousness of the situation.

Whilst the complaint was with our service, Barclays contacted us to say it was willing to raise the compensation to £250 in order to resolve Ms J's complaint. Our investigator reviewed the complaint fully and thought that the offer was fair in the circumstances, particularly as Barclays had confirmed that none of Ms J's data had been compromised. Ms J didn't agree and asked for the complaint to be passed to an ombudsman, so the complaint was 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.

Having done so, my review of the evidence has led me to the same overall conclusions as the investigator previously set out, for much the same reasons.

I appreciate how strongly Ms J feels about this complaint. Our rules require me to determine a complaint by considering all the evidence from both parties in order to decide what's fair and reasonable in the circumstances. Where the available evidence is contradictory, incomplete, or even missing altogether, I have to reach my conclusions on the basis of what is most likely to have happened on the balance of probabilities.

I have carefully considered what Ms J has said and reviewed all the evidence on the file as well as Ms J's response to the investigator's view. Whilst I appreciate Ms J feels this is a serious data breach and that Barclays hasn't taken the matter seriously, my finding is that the complaint in relation to the data breach was investigated and dealt with. I have also seen evidence that the breach was recorded and that feedback was provided to the team involved.

I can understand why Ms J would be concerned about her own data, especially as she had received additional correspondence, which had other customers personal details on. She was rightfully concerned that if Barclays had sent other people's correspondence to her, it may have also sent her correspondence to others in error too.

Barclays have explained that this was an isolated incident, due to human error by someone in the mailing team. It said that only one set of Ms J's letters were printed off and as Ms J confirmed on one of the calls that she received all the intended correspondence, Barclays is satisfied that her data has not been compromised. While I can't be sure that her correspondence hasn't been printed more than once, I accept that this is likely to be true. There would be no reason to print a letter more than once when dispatching correspondence to a consumer.

I have listened to the call, where the advisor goes through the documents Ms J should have received. Despite Ms J originally believing some of her correspondence was missing, once the advisor confirmed exactly what she should have, she agreed she had received them all. So, I'm persuaded by what Barclays have said and think it is unlikely her data has been sent to any other customers.

Ms J has mentioned she didn't feel the customer service was acceptable during this time and the situation wasn't being taken as seriously as it should have been. Having listened to the calls, I think it initially took a while to establish what had happened and Ms J mentioned a few times on one of the calls that she should be working and requested someone to call her back rather than waiting on the call while Barclays looked into it. She also mentioned that she wasn't told what to do with the correspondence sent in error and was concerned that if Barclays is not advising her, it's likely not advising others that call in with similar concerns. I agree that customer service has been poor at times and think the call handlers could have done more to reassure Ms J that her concerns were being taken seriously. I think if this had been done, Ms J would have more faith in what Barclays do when a data breach has been identified.

Ms J has asked Barclays to pay for a year's subscription to a credit reference agency, so she can monitor any potential adverse activity going forward. I don't think that this is something Barclays need to do. It has provided reassurance that her correspondence wasn't shared and its offered compensation for the issues that have occurred. If Ms J wishes to use some of this compensation to register with a credit agency, she is able to do so. Our investigator has also informed her that there are a number of reputable credit reference agencies that operate for free too, so Ms J may find benefit in signing up for one of those if she is still concerned.

In summary, having reviewed all the evidence provided, while I understand Ms J's frustrations, I feel Barclays increased offer of £250 compensation for the distress and inconvenience caused is acceptable and in line with what we'd expect it to do to put things right. For this reason, I don't expect Barclays to do anything further.

**My final decision**

Barclays Bank PLC should pay £250 for the trouble and upset caused if it hasn't done so already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms J to accept or reject my decision before 19 February 2025.

Sarah Green  
**Ombudsman**